

From: Larry Damiano
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Comments:

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Name: Larry Damiano

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while attention to this matter is laudible, please do not interfere with contracts between two private individuals in a legitimate act. Usury laws are already in effect, beyond that, what two private parties do is not anyone's business. Please direct your attention to the problem in the financing industry where it originated AT THE TOP, not at the consumer. Stop making it more difficult to close transactions or you will not have any business to regulate.