Subject:	Reg V Risk Based Pricing
Date:	Aug 08, 2008
Proposal:	FACT Act Risk-Based Pricing Rule
Document ID Document	: R-1316
Version: Release	1
Date:	05/08/2008
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Comments:

This will help to bring an end to the on going deception. The consumers need protection. It takes the lenders a few seconds to destroy a persons credit... yet it takes the consumer years to attempt to correct it. Lenders make major profits by deception. Please continue to help the consumer.