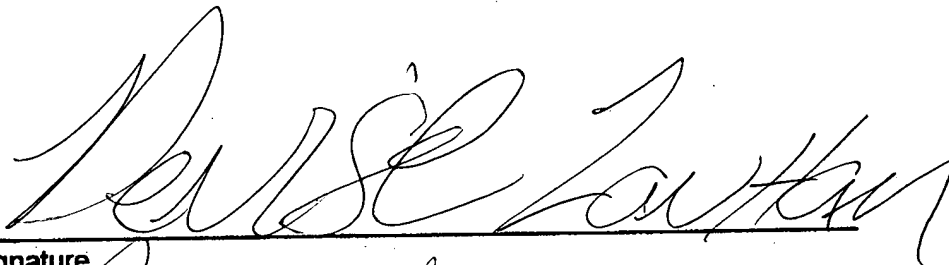


Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8-23-16

We know you are
just trying to help & of God
Bless you for that but well
the people need these



Signature

Denise LaHart

Print Name

693 Marsh Forest Dr.

Address

Fleming Island, FL 32003

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/19/16

I support Payday Loan
Companies - Especially in
Emergency Situations.

Lucita Crisostomo
Signature

LUCITA CRISOSTOMO
Print Name

7612 Chelmsford Dr.
Address

Jacksonville, FL 32244
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8-19-19

our choice don't min
if

Signature

Print Name

Address

City, State, Zip Code

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/26/17

Be in our shoes for
one day & see what its like

Glenn A. Bate
Signature

Glenn A Bate
Print Name

1678 Bristol Pl
Address

Orange Park Fl 32073
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/16/16

you always have to get
involved

Dorian Brown
Signature

Dorian Brown
Print Name

NOT YOUR BUSINESS
Address

"
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Tiffany Cain
~~Chiffney C~~
1311 Hunter St
Winnsboro, VA, 71295

I am against this action because. Payday loans are all some of us have to go to in time of needs such as family unexpected expenses, all of a sudden bill, birthdays. Some of us don't have perfect credit and all we have to turn to is a PAYDAY LOAN.

~~Chiffney C~~

9-2-16.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I think payday loans are necessary because sometimes people have situations that arise and they need extra money as soon as possible. It would be detrimental if payday loans were stopped. Some people would not be able to make it in their everyday life. I don't think that getting rid of payday loans is the answer to whatever problem that it is.

9-1-16

Dramian L. Crockett
2309 Lanier Dr.
Winnsboro, LA 71295



3ep 6, 2014

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I really ~~do~~ appreciate cash cow
I real need a loan for groceries
they were for me

Deana Walker
1702 Peters St
Winnsboro 71295

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Don't stopped pay-days loans, because I
Can not take care of all my bills monthly
because of illness and medical cost

Sammi White

Sammi White
416 McCaleb Rd
Winnsboro, La. 71295

9-6-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Hello,
my name is Shamsueta Collins. I enjoy
the service that I receive at Cash Cow of
Winnsboro. They're very polite and the
atmosphere is great. I have no trouble
borrowing money and they meet all of my
expectation. Truthfully if this company
wasn't here I couldn't go nowhere else.
The money is always on time.

Sincerely,
Shamsueta Collins

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I, Rutrana Branson personally thinks this new thing that's trying to develop is ~~ridiculous~~ ^{ridiculous}.

People come to payday loan companies because a shortage of income and lack of credit. The reasonings for lack of credit might not be their fault (could have helped someone else). People that's on a fixed income, clearly can't survive off the amount given, so they look forward to doing business with payday companies and establish credit with them.

Suggestion: Increase ~~minimum~~ ^{minimum} wage, SSI, or disability by \$500 to \$1000 a month, then and maybe then, will people be able to survive. The cost of living has increased tremendously but the income rate is the same. Now you should be wise and smart enough to see there's a problem.

1112 Lavender Dr.
Winnsboro, LA 71295

Concerned Customer
Rutrana Branson
Rutrana Branson

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Cash Cow I am very pleased with
the service and the payday loan I received
that helped me with groceries and etc

newellton LA sincerely Kenneth Jordan
71357
P.O. Box 312

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would like to say I like
Having the right to this Company
Help me when I am in Need of
Assistance

X LARRY WRIGHT

⁹
~~10~~-5-2014

Larry Wright
1803-A Hatfield St
Winnabow LA 71295

9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern:

I writing to tell you how I benefit from my
Payday loan. It helps me keep my bills current
food on the table for my kids. Gas in my car. Payday
loan's helps me with my everyday living.

Thanks
C.J. Johnson
811 Conner St.
Winnbrook LA 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: August 8th 2016

THE ATTACHED SAYS IT ALL, THIS WILL RUIN
MY LIFE. I AM NOT IN THE POSITION TO COME UP
WITH FIVE HUNDRED EXTRA DOLLARS TO PAY LOAN OFF.
IF THIS SHOULD HAPPEN I WILL LOOSE MY JOB, MY
CAR, MY HOME, WHO THE HELL DOES THE GOVERNMENT
THINK THEY ARE TO TELL ME HOW TO RUN
MY FINANCIAL LIFE.

I COUNT ON THIS PAY DAY LOAN EVERY
EVERY TWO WEEKS

IF THIS SHOULD PASS, MY LIFE WILL BE
RUINED & I WILL TAKE DESPERATE MEASURE NOT TO LIVE
ON THIS EARTH ANY MORE TELLING ME WHAT HOW & WHEN
I LOSE MY PERSONAL FINANCES
THERE IS NO NEED FOR YOU TO KNOW ANYONE
XADDITION I AM A PROUD AMSCOT CUSTOMER

If you need more space, please use the back page.

D. L. H.


CUSTOMER ACTION ALERT

What does the New Federal CFPB Rule really mean for YOU?

5 wks

1. Required, Intrusive Credit Checks

Customers are saying:

"I don't want my credit checked for a small loan."

"I like using the cash advance because they don't check my credit and hurt my score."

"In Florida you can only have one loan at a time, so a credit check makes no sense."

2. Long Waiting Period Between Loans - 30 DAYS!

Customers are saying:

"Emergencies happen unexpectedly."

I need the ability to get a small loan when I need it."

"The government shouldn't tell me when I can have a loan. I'm smart enough to make my own decisions."

3. Limits on Number of Loans Allowed in a Year

Customers are saying:

"I need to get a loan when I need it. Not when the government tells me I need it."

"Limiting when I can borrow will make my financial life much harder."

4. Complex and Long Loan Application Process

Customers are saying:

"It's intrusive! I don't want to share my information and bring dozens of pages with me every time."

"I don't want to detail out all my private spending expenses."

"One of the reasons I like the cash advance is because it doesn't require a long process."

5. Limit on Loan Amount

Customers are saying:

"I know best how much I can repay. I'm intelligent and can make an informed decision."

"It's already a small loan. It doesn't make sense to limit me on what I borrow if I'm in need."

Please consider sending a letter to the Federal Government (the CFPB) on how the complicated 1300 page proposed rule will limit your access to small dollar cash advances.

**LET YOUR VOICE
BE HEARD**

Monica Jackson, Office of the Executive Secretary

Consumer Financial Protection Bureau

1700 G Street, NW

Washington, DC 20552

Docket No. CFPB-2016-0025

Payday loan businesses are of a great help to a lot of people that are unable to get loans from traditional banks. It's a quick and easy way to get cash if you are running short on any type of bill. I have had to use Cash Express many times myself and I don't know what I would've done without them, I had no where else to turn.

Jennifer Parrigin

Jennifer Parrigin
P.O. Box 84
Albany, Ky 42602

I oppose all these restrictions!

Please don't take away people's ability to get a loan.

Jennifer Paquin

The Consumer Financial Protection Bureau (CFPB), responsible for federal consumer protection laws governing financial services, has proposed new rules that will limit your ability to get a loan. **Tell the CFPB which restriction(s) you oppose the most and why.**

Proposed Restrictions

- A more complicated loan application process
 - The proposed application process will become hard to understand and could take more than an hour just to get your paperwork done
 - Lenders will be required to collect extensive information on your spending habits and verify them by collecting proof or checking your credit report
 - The large amount of your personal information collected for the government will be similar to what's required for home or car loans
- Limits on the number of loans allowed in a year
 - Most customers will be arbitrarily restricted to a limited number of loans in a year
 - This will apply, even if you've considered your options and decided a payday loan is the best, or only, financial tool for you at the time
- Long waiting period between loans
 - The government will require waiting periods ("cooling off" periods) between loans
 - Many customers would have to wait a month between loans
 - This would happen even if you paid back your prior loan on time
 - In some cases, you'd be forced to take a 30-day cooling off period
 - You would not be able to get a loan during these waiting periods, regardless of the need for credit you and your family may be experiencing
- Limit on the loan amount
 - Your maximum loan amount would be limited, based on your other financial obligations and living expenses, like rent and utilities
 - If you have payments for things like mortgages and car loans, your maximum amount would be limited even more, or denied
 - This restriction applies no matter how badly you need the loan

Fax Cover Sheet

Please fax to: 1-866-352-9703

Date: 9 / 07 / 2016

Branch #: VA0902

State: Virginia

City: Portsmouth

cc: [illegible]

[illegible]

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Do not ~~stop~~ ^{take} our rights

Do not take away our rights
To get a loans when we
some time need Those loans
from time to time.

Marie Copehard

MARIE COPEHARD

Marie Copehard
6048 Bradford Dr.
Suffolk Va. 23475

CFSA FIGHT BACK

How would you feel if your loan process was too complicated?

How would you feel if you were only allowed one loan?

How would you feel if you were limited on the amount that you could get back?

How would you feel if you had to bring in proof of house expenses?

Would this cause you to.....

Not be able to pay your bills on time?

Have late fees on your bills because you weren't able to pay your bills on time?

Not having anywhere else to turn for money when you need it

Racking up more credit and debit card debt

How did a payday loan help you?

Ex. Car repairs, Utility bills, medical costs, home repair, childcare, groceries, ect...

Letter Closing

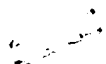
Make sure customer Print and Sign First and Last Name along with mailing address

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I think it's Nice TO HAVE places
like this Bussiness to go and Get money
With out a lot of Hassle.
They should leave people alone!

Michael Rider
614 Beth Rd
Tybets + 75703



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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may Concern

I Tekal Blunt thinks its a bad
idea to end payday loan. I personally
need the extra help on bills. Payday
loan are very helpful and I always
could depend on the loan when I
need it.

Thank You

Tekal Blunt

Tekal Blunt

6/1/16

2509 Gary St.
Windsor, La 71095

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern,
I do not agree with the new CFPB rules. I am against restrictions because I feel they aren't understanding our financial needs. When customers come in for a loan, I feel that it is their choice and their last option to take care of their own situations. Taking their choice away will hurt customers as well as myself because I feel that it is MY choice. I enjoy the flexibility of getting a loan and I actually seek the easiest process when looking for a loan myself, adding more extensive processes will not only make me upset but my customers as well. If loans aren't able to be attained when needed, then it will set people back and then people will lose much needed things like electricity, gas, water, etc. →

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Washington, DC 20552

Docket No. CFPB-2016-0025

It will truly set people back. And we will struggle further. We will not have a way to make ends meet. My job supports me and my kids, and I don't receive child support hardly, I have to get loans from time to time to get my bills paid. Please don't take my freedom and only other means to survive away, as well as my customers.

Thank - you

Jessica Borgersen



1100 N. 6th St
Socorro NM 87801

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Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

65
Any day I am help me pay my Bills &
Grocery & some Home Repairs &

James W. Hodgson
403 Circle St.
Rayville La. 71279
James W. Hodgson

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

What in the Hell are you trying
to do?!?!?

Do you Not realize that some
of us rely on places like this
to get by every month?

How else do you think we can
buy groceries, pay utilities, have
a bare minimal amount of cash
in pocket? Especially when ~~your~~
the household is on a FIXED income
And there isn't money (income)
coming into the household every week.
Ok the household doesn't make
\$50,000 to \$250,000 a year income.

You know - ~~as~~ government
agencies like your's that are
making it so Americans want
to move to Another country.
It's getting so government
agencies want to Dictate what
the American People can and
can not do.

You and your fellow
government A-holes should be
in our shoes and actually
live like we have to on daily
basis. And I do not mean just
for a week. Try 5 years and
then you really wouldn't know

We wouldn't be able to survive without these places and you are trying to regulate how often we use their services.

Wow! Unreal. There are bigger issues in this country than trying to shut these places down or regulate the amount of times a person can use the services. Get a grip - And don't say there's Public Assistance programs to help - Because thank ~~to~~ to that - I had a case worker NOT listen to me (when I knew I was right), made it so I had to repay back to the state \$1700 because of HER FUCK UP!

(over)

Customer Action Alert

Handwritten Comments on CFPB Newly Proposed Rule

The federal government's Consumer Financial Protection Bureau (CFPB) has just published its proposed rule on payday loans and similar credit products. If finalized, these regulations will severely restrict customer use of these loans and will likely eliminate access to this credit option for millions of Americans.

As a consumer who values the right to choose financial products that best meet the needs of you and your family, you have an opportunity to voice your opinions.

The CFPB is now requesting public comments about their proposed rule. Comments from all interested parties—including customers—will be considered before the CFPB finalizes the new regulations on consumer use of these loans.

Proposed restrictions include:

- Long waiting periods between loans
- Limits on the number of loans allowed
- A more complicated loan application process
- Limit on the loan amount

If you decide to submit a public comment to the CFPB, it will not take much of your time to compose a brief handwritten letter right here in the store. Just ask one of our team members.

Deciding whether or not to make a public comment is entirely your own decision. This is a strictly voluntary effort on your part, and will have no effect on your business with our company.

Thank you for being a valued customer!

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you people up in Washington that I am strongly against this taking away my rights to borrow money when I need I would like to see you people survive off what I make to live and only have food for a week and starve the rest of the week. Slavery was abolished but this is what you folks up in Washington are doing. I would think you Washington folks would have better things to do like.

① Street gun laws

② Bullets these dead beat fathers and mothers out of jail and put them all in the ~~arm~~ armed forces to take care of the kids and if all else fails they will continue to stay in the armed forces so their kids can have a good life by getting the pay checks

- ③ To help out senior citizens who are struggling to live.
- ④ To strongly take care of all our kids from gun violence and child molesters.
- ⑤ To protect women from abuse from husbands and boyfriends.

These are a few issues I feel that you good folks need to address and pass laws to take care of us all. I need this to continue to help me along the way. Do not take away our rights this is the land of the free and the home of the brave. Live to learn and learn to live.

Steve Trumbo
Steve Trumbo
518 Thomas Ave
Paris, Ky 40361

Consumer's Financial Protection Bureau

To Whom it May Concern:

Wake up Americans this is just another Presidential Elections Campaign of regulations and new laws to take our businesses away, send them over seas so we do not have employment on a pay day!!

Every eight years we are Aliensated and loose more Freedom, Liberty and Justice, Money, to all Human Kindehood.

It has been said A Human Being shouldn't live after Seventy Five (75) of age. This is the way Big Government thinks, we are too old for their Entitlement, which is Welfare and Soup Kitchens or just what they want to give us.

This is call their Protection for us!! which Our Government set up at least forty Sanatuary Cities for the Bimmegals they have released, also the illegal Aliens coming into the United States to cause Corruptions, assault, sex abuse an deaths

Low Income, Middle Class, Senior Citizens, Pray, go back to your Sanatuary the only one you will have is your (over)

Church, relive your religion believe
in the Lord!! He is your Protection
Put your Bible in one hand and
read it, put the Constitution in the
other hand, read it, live by both
The Bible and the Constitution
of The United States, you can expect
your life to be Protected and you
will be Law Abiding.

Look around yourself to see how
our Law Enforcers are being Protected
and How Our Veterans are being
Protected. Thanks but no Thanks
Your Protection is another way
to take away Freedom of Rights from
us. We'll stick to the Second Amend-
ment of the Constitution to Protect
Ourselves and family!!

When the Commander in Chief
tells you he has a Pen and Telephone
with a close door which covers his
Secrets Conversation also a Secretary
of State who is being covered up
for all of her mistakes mainly
selling out the United States. But
at this point What Different Does
it Make, With all the scandals!!
It's Time For Big Government
To Go. They can't be trusted, To
Protect Theirself. Thank For Your
84 New Series - Oober!! Rose R. Daw

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

If you restrice me from getting any loans
I will not be able to feed my family
or pay any of my other bills that I have
to pay. I get a loan every month so I
can pay what I can with the money I
get. I will not have anywhere else to
go get money. Without this money I
will have to pay late fees on my
utilities that I can't afford to. I get
the max loan amount I can get and I'm
all ways on time to get my loans. I get
my loan on the third of every month
and that is the day that I get another
loan. I need this money every month so I
can pay my bills and buy groceries for
my family. If you stop me from getting
loans like I do then I don't know what
I would do cause I can't ask my

family for help. ~~The~~ the loan also
helps me get my medication that I
need for my heart and my other
meds that I need. It also helps
me get some meds for my husband
as well.

Judith A. Woodring

63 Rock Creek Dr

Leitchfield Ky

42754

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern.

I feel very strongly about Washington & the US Gov. always wanting to take things away from the working public. Many of us working & retired citizens need & take advantage of the pay day loans because quite frankly we don't get paid enough either from weekly pay or retirement monthly.

If you all think you can live off your Social Security then think again. Some of

the people in Washington think it is a good idea to discontinue SS & Medicare. That would be a criminal act against the US citizens. These

pay day loans are the only things keeping some of us afloat every month.

I have personally borrowed a paid back these loans several times. Each time I took one out was because I couldn't get the money I needed at the time from a bank - no credit. And I was in great need so where else was I supposed to go. Gov - HA HA HA -

Keep your votes to yourself. We are doing just fine with our

loans & Keep the Gov. out of our lives -
We paid into our Taxes etc all our working
lives, Thinking You would help when we
retired & Couldn't work anymore. But ask
for assistance & we are not eligible and
Can't get any. Ford Ain't Cheap - There is
a limit on the amount we can get & sometimes
that is not enough but fair. I am 70
Yrs. old & I know what I am doing when
I get these loans - I know I can keep
Ford on my tab for gas in my car for Dr.
Appointments, \$16 in Ford stamps goes me where -
Cut back on Ford stamps that These young Gals are
getting for having kids with 7 different guys &
take care of the Elderly & disabled who worked
there "Botts" of you the US Gov. and now we
get a slap in the face.
"Cut or Control Something Else"

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Melissa Kinney Don't think it's
RIGHT for the GOVERNMENT to put
LIMITS ON what a LOANING Company
can & can not DO. It's HARD for
People to Get loans now, and with
Companies like Cash Express, you still
have to all this PAPER work. They BEEN
DOIN what they do for YRS., and
Seems they've DONE excellent. Cash
EXPRESS IS all over the U.S.. It's
Like the GOVERNMENT Jealous
Cawse they Cash Express IS
DOIN so well. Please DON'T
Put any more RULES for people.
I've gotten my Bills Pd, food to
eat, Dog food, gas for DR.'s app,
etc. THANKS to Cash Express.
→

SO I'M ASKING AS A CUSTOMER
FOR YOU TO PLEASE LEAVE THINGS
THE WAY IT IS. 8-1-16 9A.M.

Melissa Kinney

Melissa Kinney

8-1-16 9A.M.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

ARE you ~~SERIES~~ serious!!!!
ARE you going to buy my groceries?
ARE you going to pay my electric
Bill?

ARE you going to give me the money
when an emergency comes up?

ANSWER - No.

These places help me get groceries
pay utilities, etc every month
where AS my Fixed Income falls
Short.

What you WANT to shut them
down because the government doesn't

own them? Is that what it's about
Are you trying to find a way
to screw the American People
Once Again.

I bet 98% of you and your
colleagues have Never been
in a household where income is
in \$10,000 - \$15,000 a year range
and try and make it on a monthly
basis. Not talking Public Assistance
(they, too, can screw a person).
Fixed incomes, Part-time jobs, One
income households rely on places
like Cash Express, Cash Access, Covington
etc Every month to help.
And you are trying to limit or
take away. Wow! Dictatorship is
getting more and more

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Washington, DC 20552

Docket No. CFPB-2016-0025

This is Bullshit and so
is Barrack Obama, This
is just one more way for the
government to put A profitable business
out of business, It is "The Peoples"
Choice to take the loan at these rates, When
No Bank will loan people Money, these title loan
companies will. If these rates seem unfair
to the government, take a look at all
the bullshit the government forces the people
to do and pay for. The White house has gone
to hell and is run by Demons. Fuck the President

and all of his evil schemes.

"We the people" are ready
and have been waiting for the
perfect opportunity to take back
what is ours, and we will come
like a thief in the night.

Stop the political correctness you
fucking pussies and grow a Ball sack
because if your shit doesn't stop
soon, we will be here to beat
the brakes off the politics and
~~begin~~ begin our revolution, and I can guarantee you
guys don't have enough time in the world to prepare for
what is to come. "God Bless our troops" - Fuck the Muslims - 757

Spencer Norris - 803-2708 Gidding

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

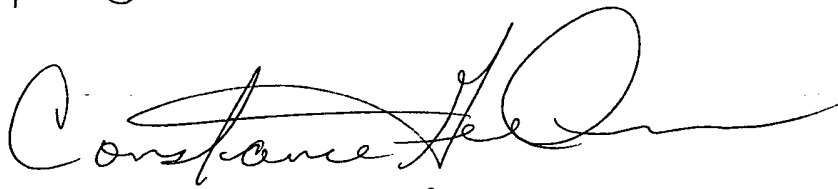
#2) I think it is unfair to people like me because the payday loans is ~~what~~ is keeping my husband and myself afloat each week. If I had to pay it and not be able to get it back, I would not be able to pay a bill that week. My income is the only one, and my husband has not started getting his disability yet.

#3) ~~Not~~ being able to get a loan at the time that I need it because of credit, something would get turned off or we would be put out. This is because there is no resource place for low income families around us, and the places we can find never have any funds.

#4) I was able to pay my lights a few times, and my rent since I have the only income in my house. And I was able to buy food since I can't get

food stamps because According to Louisiana
my income is too much.

I don't know the financial Protection Bureau is
getting their information, but they need to talk
to the people that these loans are actually
helping.

A handwritten signature in cursive script, appearing to read "Constance Gordon".

Constance Gordon
1231 Jeane Chapel Rd. #66
Leesville, La. 71446

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

So whom it may concern, I am writing to tell you I am against those in Washington trying to take away my right to get a loan when I need one. Myself as a hard working, full time employee, mother of two children fall short with funds from time to time in-between paychecks. If the CFPB has their way, I will not be able to provide what I need to for my young children because of being limited to loan amounts, limiting the number of loans I will be allowed to obtain and longer waiting time in-between loans. If these laws were to go into effect, I will not be able to pay my bills on time which will result in extra and late fees, power outage, no car ins., not being able to pay for food which is insanely expensive as it is. Being able to obtain payday loans in the past have allowed →

me to pay for unexpected car
repairs, get medicine for when my
children have unexpectedly fall-on ill,
helped pay for my air conditioning
in my home when it had gone out, and
countless other things that come up in
our daily lives that we may not always
be prepared for. Please take all I
have said into consideration.

Thank you,
Melody Kelley
Melody Kelley
243 Brentwood Drive
Dix Ridge, Ky 41035.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

POSTAGE WILL BE PAID BY ADDRESSEE

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I think this CFPB Rule is out of the question. People like me and others need to get the payday loans for certain reasons. Sometimes we run out of money before payday and running to get this loan is a big help. until we get paid. Once my car broke down before payday and it cost more to fix than I had at the time. So I went to the payday loan place to get the money I needed to fix my car. So I could make it to work. without this loan I couldn't have got to work the rest of that week. and I would have lost my job.

Sometimes we need to borrow the money more than one time a month. If you stop this program a lot of people will be hurting. So please leave this payday loan the way it is for all of us that need the help at that time.

Thanks for listening to me I hope you
leave the payday loans the way they
are.

Thank you.
Joyce Ballinger
Joyce Ballinger
125 Hill N Dell Road
Paris, Ky 40361

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

90 When it may concern,

I think that everything is fine how it is, because we are on a monthly income. And we benefit from it all the way around it kind of splits the month up for us and we are able to pay and have a little extra money through the month for food and expenses. Honestly they shouldn't be a more complicated form or limit change, because it's already complicated as it is for some more than others. I don't think that there should be a long wait between loans, due to the fact that it would make it extremely hard on all lot of people, who depend on it. It would be bad for business, because you wouldn't have as many if that were to happen. Also if you changed things I believe overall it would not benefit the customers for the facts that were stated above. The girls

At Cash Express at Manchester, Ky location
they are extremely courteous and always
kind they are very professional always doing
their job 100% to ensure the needs of the
customers are met and I am always
satisfied with my overall experiences there.

Barry Swafford

Barry Swafford

159 Statue Rd
Manchester, Ky
40962

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Ivory Camel
105 Ready Mix St.
Stanford Ky. 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

MATTHEW BLAIR
141 LINCOLN TRAIL
Stanford KY 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Ethel Sampson
60 Manuel Rd.
Stanford, Ky. 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Sandra Prier
242 Goshen Ct
Stanford Ky
40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Bonny Lilly
500 Hazlett Hollow Rd
Stanford Ky 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

BEN PINKSTON

637 $\frac{1}{2}$ ELM
Crab Orchard, KY 40419

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Angel Magan

P.O. Box 244

Stantard, KY

40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I believe you have no
right to tell me what to do
with my money.

Bruce Kirk
1790 Crab Orchard
Stanford
70484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Rachael Wallin
P.O. Box 121
Crab Orchard, Ky 40419

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

David Russel
1365 Ky 1547
Liberty, Ky.
42535

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

From my 6375 Ky Hy 698
Hustonville Ky 40437

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against pay day loans
Brian Angell 250 Parson Rd Waynesburg
KY 40489

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Elizabeth Eaton
1882 William Whitley Rd
Stanford KY 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against pay day loans

325 Meadow Brooks Dr
Stanford Ky 40484
Jimmy Baker JT

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't feel that this is fair, a lot of people live from check to check and sometime NEED an advance to take them until payday. For the people that take out payday LOANS, NEED to reconsider this.

OFFICE OF THE EXECUTIVE SECRETARY

CONSUMER FINANCIAL PROTECTION BUREAU

1700 G STREET, NW

WASHINGTON, DC 20552

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Against!

Reason -

Purpose of a loan is usually
an urgency - therefore -

Why would I come to you
for that privilege (Loan) if I
had to wait - Really!

No wait - or -

Your customer will go
elsewhere.

Consider ?!

Sincerely,

Nellie Rainbolt

Nellie Rainbolt

5831 Rainbolt Rd

Bastrop LA 71220

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-16-16

Donot pass theese
Rules! Do not take my
Right to loan Away!

Joseph DeDomenico
Signature

Josephine DeDomenico
Print Name

2605 Jurez Ave
Address

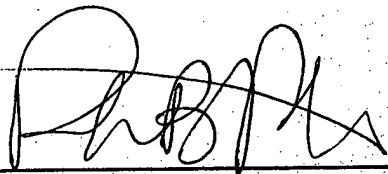
St Augustine FL 32086
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-5-16

Please don't take away our rights to
a short term loan.



Signature

Richard B. Roberts

Print Name

451 East St

Address

St Augustine, FL 32086

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I disagree

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

In regards to the changes
proposed - this would severely
put my family in a financial bind as
we are on a limited SSI budget and
it would stop us from being able to
pay our rent and bills on time.
It would also limit buying groceries, etc.

Laura John

10/10/2016

10/10/2016

10/10/2016

10/10/2016

10/10/2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Glenn G. Bunn
1070 CLADE FORK RD.
CRAB ORCHARD KY 40419

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Name - Julie Hamilton

Phone # 505-343-9072

Address 2734 Campbell Rd, N.W. #9
alt. N.M. 87104

I disagree, because, banks will
not lend loans to people like me.
This company helps me when I need
help.

9/3/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern;

I am truly upset about this new law concerning the requirements to obtain a loan. Knowledge to myself I have issues mainly because I know many people who rely on short term loans with higher interest. I think that by taking away loan companies it will harm the citizens who rely on it. By helping people and not harming people who need it they should keep types of loan companies like this.

Lee Church
Lee Church
2201 Ambassador Blvd NE #205
Albuquerque, NM 87112

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Jul Tefk
276 Goshen Court
Stanford, Ky. 40484

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all proposed
restrictions against payday loans

Agnes J. Penfrose
12940 Ky Hwy 1247
Waynesburg, Ky 40489

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

You have no rights
telling me how to
manage my own money!

1316 Walnut St. #21
Crab Orchard, Ky.
40419

Ambrose B...

Karen O'Hara
3380 Hollingsworth Dr.
Wellington, Al. 36279

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

- ☒ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Karen O'Hara 8/26/16
Signature Date

Scenita Chambers
217 Sewell Street
Gadsden, AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Scenita Chambers
Signature

9-02-16
Date

Jerry Simpson
1003 Wilbanks Ave.
Gadsden, AR 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

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Signature

Date

Jerry Simpson 7-2-2016

Christopher Bullis
320 Ewing Ave
Carlsbad AL 35901

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

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- ☒ The proposed rule is not in MY best interest.
- ☐

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Christopher Bullis 9-6-16
Signature Date

Nancy Smith
5875 Eastern Ave
Gadsden AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

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- ☐ If my financial needs are not met, my family and I will suffer new hardships.
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- ☐

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Signature

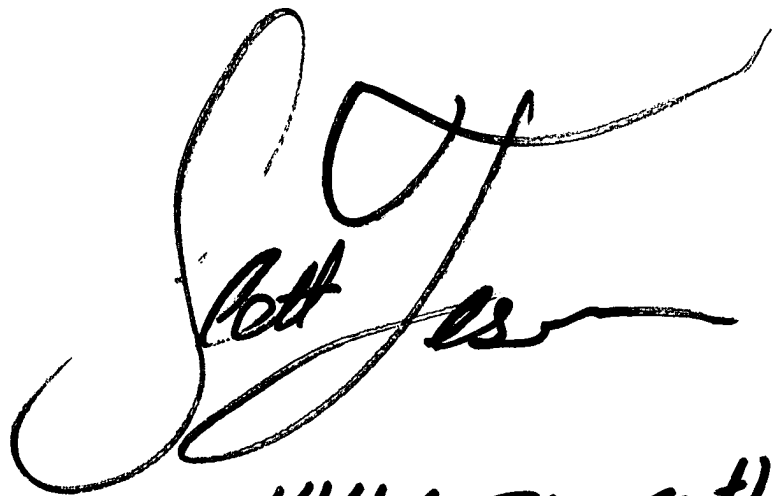
Date

Nancy Smith Sept. 2, 2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel that the title loan is
perfect the way it is it has helped me
in plenty of jams I would of lost a
few things if it weren't for the title
loan.

A large, stylized handwritten signature in black ink. The signature appears to be "Betty Es" with a long, sweeping horizontal line extending from the end.

1446 SO 60th ST
West Allis WI 53227

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may Concern,

I am writing to tell you that Its

Rude to take away my right to
get a loan when I need one. I
have 4 children I fell short some
time but as long as I pay it
Back Washington Shouldnt have any
thing to say



Ladrea Laman

9-6-16

5428 N. 61st Milw WI 53218

Will G Hedrick
5239 Scrus Rd
Park Hills Mo 63601

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc. [REDACTED]

The following statements are true for me, *as an individual*:

- ☒ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

 8.31.16
Signature Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Hi my name is Darlene garcia. Im writing to inform you that stopping pay day loans will affect me by not having that financial help when I need it for bills, rent (etc.). I totally disagree.

Darlene garcia

• Darlene garcia
• 3203 pine Ave
Long beach, CA 90807
• (562) 991-7968

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

With out using check Express i could not
get my monthly bills payed,
they are a helping hand to me,

Jewell Douglas,

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against most of the restrictions.
Limit on number of loans in a year
and longer waiting periods between loans.
It shouldn't matter how many loans
I get in a year if I pay, and longer
waiting periods aren't right either
because I may pay off and need money
back in a couple of weeks.
I can't go to a family member or
a bank. I got money for several
different reasons like bills and
repairs.

Winnie Green
Winnie Green
493 CR 1622
Linden TX 75565

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against most of the restrictions.
Limit on number of loans in a year
and longer waiting periods between loans.
It shouldn't matter how many loans
I get in a year if I pay, and longer
waiting periods aren't right either
because I may pay off and need money
back in a couple of weeks.

I can't go to a family member or
a bank. I got money for several
different reasons like bills and
repairs.

Ruby Brown

Ruby Brown

2204 Dogan

Marshall, TX 75670

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Herbert Fowler truly believe that the
policy that trying to be enforce on the
people that cash cow help will surely
be hurting in many ways. Myself as well
because things are so bad, we need there
help badly to help pay bills. etc.

Herbert R. Fowler
Herbert Fowler
10572 Hill Ave
Bastrop La. 71220

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm writing to voice my concern about the limitations being considered for loans. As a working single parent, I depend on the loan process. I need to know that money is available when an emergency arises.

Tara Andrepont

Tara Andrepont

9-3-16

3977 Dowd Rd.

Collinston, LA 71229

Vincent Lavelly
1126 S. 11th St
Gadsden AL 35901

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

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- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☒ Leave Well Enough Alone.

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Signature

Date

Richard Miller
912 8th St
SW Atlanta, GA 35954

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

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- ☐

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Brian L. Miller 9-2-16
Signature Date

Sharon Cockrell
320 Mamre Church Rd
Gadsden AL 35905

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

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- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Sharon Cockrell

Signature

9-2-16

Date

Martha Burrell
510 Hill Ave (2213 Morris Ave)
Glencoe, IL 35905
256-295-7981

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

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- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Martha Burrell 9-2-16
Signature Date

Rebecca Rowan
25 Sommersworth Ave.
Gadsden, AL 35904

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

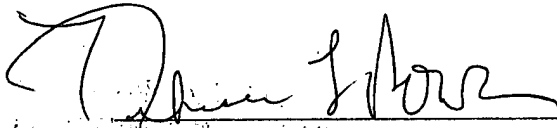
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 9/2/16
Signature Date

Kim Root-Lavelle

1126 South 11th Street

Gadsden AL 35901

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Kim Root-Lavelle
Signature

9-2-16
Date

Patricia Simon
922 Litchfield Ave
Gadsden AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Patricia Simon
Signature

9-2-16
Date

~~101 White Oak Village~~
~~Sutton Bridge Rd.~~
~~Rainbow City AL 35906~~
Alexis Aledge

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Alexis Aledge 9/2/16
Signature Date

Ray Alonso Coats
4604 ALDUS HWY 278E
GADSDEN, AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Ray A Coats
Signature

8/26/16
Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9/6/16

TO WHOM IT DARN WELL
CONCERN'S,

Please Do Not
Close my ✓ CHECK
CASHING
Store,
Lanie
Skorn

Kimberly Bowman
3795 Posey Road
Hokes Bluff, AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

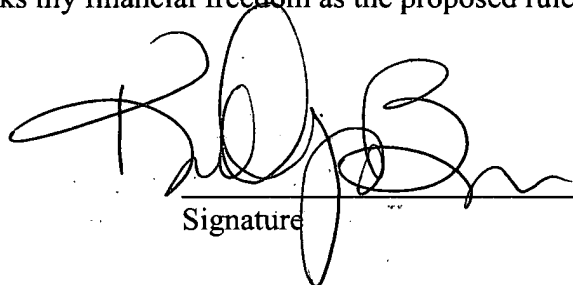
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Signature

8/26/16
Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern:

I don't it is fair for the people (government
messing with my lively hood. My credit is not
good, its not even fair. This has help me to get
out of situations. So please reconsider this
effort to close this place down. A lot of
people will be devastatic. Sincerely Yours,
Mrs. Wanda S. Christian

David O'Hera II
3380 Hollingsworth Dr.
Wellington AL 36279

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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David R. O'Hera II 8-26-16
Signature Date

Josh Bradley
309 Hoke St
Gadsden AL 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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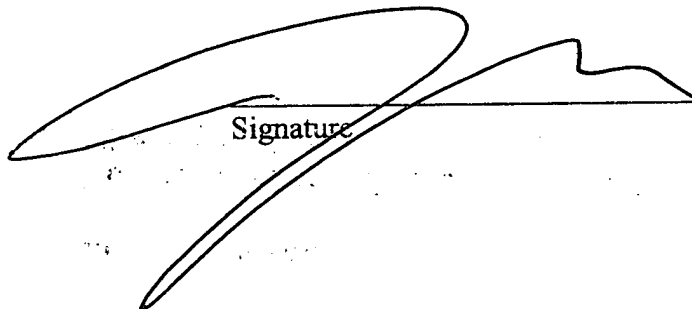
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- ☒ The proposed rule is not in MY best interest.
- ☒ FUCK OFF

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Signature

Date

 9-2-16

Pepper Paul
B13 STROUD
Gadsden AL
35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Signature

Date

Stokes Spencer

903 Alex Jct Hwy

Alexandria VA 22304

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

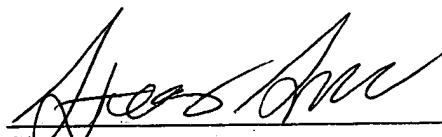
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Signature

8/26/16
Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Dear Washington,

I'm against the law that
the govt is trying to pass
for payday loan companies.

I don't want a limit on
what I can get or even
have to wait to when its time
to re-open a loan! I have several
bills and I take out loans so
I can pay those bills on time without
getting a late fee added!

Ethel Bradley
1248 Hays Rd
Marshall, TX 75670

Ethel Bradley

Jeffery Chambers
217 Sewell St.
Opd Side n Al. 35903

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

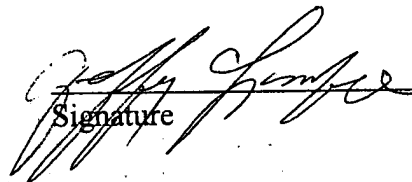
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Signature

Date

Geraldine Willis
121 Maitce St
Gadsden AL 35904

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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- ☒ The proposed rule is not in MY best interest.
- ☐ They are always here when I need them

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Geraldine Willis 9-2-2016
Signature Date

Katherine Bullis
320 Ewing Avenue
Gadsden, AL 35901

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Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Katherine Bullis 9-6-16
Signature Date

MR. Cockrell
320 Monroe Church Rd
Gadsden, AL 35905

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Sharon Crisford
Signature

9-2-16
Date

Sandra Watts
916 Holly St.
Madison, Ala 35901

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

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Sandra Watts
Signature

Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern,

My name is Remon Ellis I have been a customer with Illinois Title Loans for over 10 yrs. This is the most convenient way to get money without the Hassel of credit checks or long lines. They are some peoples only way of making ends meet in a crunch, when they have exhausted all there options. Please allow things to stay the way they are. So that people can still have some way of getting money when they need it.

Remon Ellis
1416 E. 15th place
Ford Heights, IL 60411
Remon Ellis

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you that I'm against
people in Washington taking away my
right to get a loan when I need one. to pay a bill

Jeff M McDonald
Jeff M McDonald

310 S. 3rd St, Lot. 31
Quasqueton, IA

52326

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you that I'm against
People in Washington taking away
my right to get a loan when I need one
when I need money for bills.

Laurie Brawn
Laurie Brawn
310 S. 3rd St. Lot # 31
Quasqueton, IA
52326

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This is A VITAL Service to me AND
hundreds OF PeOPLES that CAN borrow
MONEY, Due to some Credit issues
SO PLEASE Keep this Service AVAILABLE
AS it is, to myself AND Others who
USE it.

McKinley Kemp Jr.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-3-16

Please Don't Stop the Short
Term Loans This how I ^{Pay} ~~earn~~ my
Bill when my money loans

Yolanda Muel
Signature

Yolanda Muel
Print Name

5 Greengate Apt 48
Address

Swannock Ga, 31405
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

The new proposed changes are almost like living under a dictatorship. The loan situation right now is ~~the~~ way we have to live right now, because the economy is not slowing down as it keeps getting higher. So some people need this type of business to actually survive and stay off the street.

Sincerely,

4566 Woodman Ave
Jacksonville, Fla.

32205

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-01-16

I am writing this letter, because I do not want my right to borrow money taken away from me. I work hard for my money, but I give paycheck to paycheck. I do not want the government taking my right to check away from me. Please do not pass these rules.

Harvey Boss

Signature

Harvey Boss

Print Name

45 Private RD 1615

Address

Somson AL, 36477

City, State, Zip Code.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025


Speedee Cash helped me get out of jail and keep from getting behind on bills.

Brian Harrison
Brian Harrison

~~7749~~
1432 Ga. Hwy 31E
Moultrie, Ga 31788

Hello. How are we. We came into Speed Cash
Due to personal matters. Speed Cash assisted us in
our time of need. This Company assisted with so
much and so it was not for them it would be hard on
us. The Country Club location. Asso. Manager Mr. Ashley
was very helpful and such a great help.

Thank You So Much.

 The Family

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

THE reason FOR this LETTER is TO Explain
WHY CHANGING THE Rules AND process TO Getting
this Type OF loan wouLD BE destructive.

IF you limit the loans A person can get
like MYSELF, "FOR EMERGENCYS" it wouLD impact
MY Family FROM getting OUT OF a bad
situation like Buying school supplies or
clothes when needed. OR FOR EMERGENCY
purposes like paying FOR some medical Bill.

I pay MY loan as needed AND IF you
wouLD limit this access, it wouLD HURT
MY Family.


It is Reassuring to know I HAVE
Access TO money AS A SAFETY BLANKET
when needed. I PAY MY Bills AND now
How TO manage it ON MY own.

Patricia Bartelme

Thanks,

PATRICIA GASTELUM (1694 DORAL DR, UPLAND, CA. 91784)

Dear, Monica
I writing to tell you im Against
everyone in government Against loans
For Short term Hardships.

Bonald L Borders


1598 n road ST Lees Grove
A2

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may Concern:
all of these restrictions is and will
hinder getting a timely loan,
the way it is now, is what the
average person needs. because
these loans are what most of
us need.

Thank you,
Connie Lee Price
931-619-8819
319 Tempelton St,

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

We need help paying
our bills due to due dates
1500.00 is even harder to
get along on. Try it & see
if you can do it

Rent
Car Ins.

Food
Cable
etc

Mrs Cheryl L
Kivel
2230 N. Auburn
V me out ✓ 61103

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

to When It May Cause Jimmy
Clive is I just that I need Check
Explain is a good reason to the
Community when you don't have good
Get. So leave them coming and let
them stay in the community.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm
against people in Washington taking away
my right to get a loan when I need
one.

Reisa Wallis

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

*I didn't agree on what the government is trying to do. It should be
left up to the ~~man~~ person that want to give their information.*

*Kevin Wilson
Kelvin Wilson
P.O. Box 20
Brookhaven, MS 39602*

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would like to comment on the proposed restrictions and rules pertaining to title and payday loans. As a customer these loans have allowed me to take care of emergency health bills since I have NO INSURANCE and cannot afford the so called OBAMACARE that was supposed to fix insurance.

I don't have access to a spouse with an income or family that I can go to for assistance. Limiting the number of times I can get a loan greatly affects my life. If my car has issues I cannot make it to my low paying job as a caregiver for the elderly, that will result in me losing my job and my home. Would you rather the state + federal government support me? Please carefully consider what you are proposing and understand how lives will be impacted!



Danelle Boon
11153 Coyote Cove Rd
Nampa ID 83486
253 353 9992

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Step 2 I applied to all of them because is kind of discriminant-
ary to people in middle and low classes and gives them
a chance to borrow where a bank wont.

Step 3 I would suffer in all areas of these this is the
kind of thing that would render some people homeless

Step 4 this loan has helped me to pay car insurance
and cost of supervision to parole

Step 5 Elden Brobeck
Elden Brobeck
396 Pershing Ave
Pocatello ID 83201

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

My name is Elester Gayles and i have had to come to Texas Car title for money. They have helped me in a crisis. They have been very good to me. And I have had to come back to them. ^{She} ~~The~~ employees here are awesome.

Elester Gayles
111 Pine Ave. #14
Orange, TX. 77630
Elester Gayles

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I AM WRITING TO TELL YOU THAT IM
AGAINST PEOPLE IN WASHINGTON TAKING
AWAY MY RIGHT TO GET A LOAN WHEN
I NEED ONE.

1009 HARRISON DR. NE.
Rd. PANAMA N.M.
(505) 280-5417 87144
Frank Gonzales
9-15-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO whom it may concern
Please don't take away my right to
get an easy loan when I need one

Juanita Oliros
- Juanita Oles

9/15/16

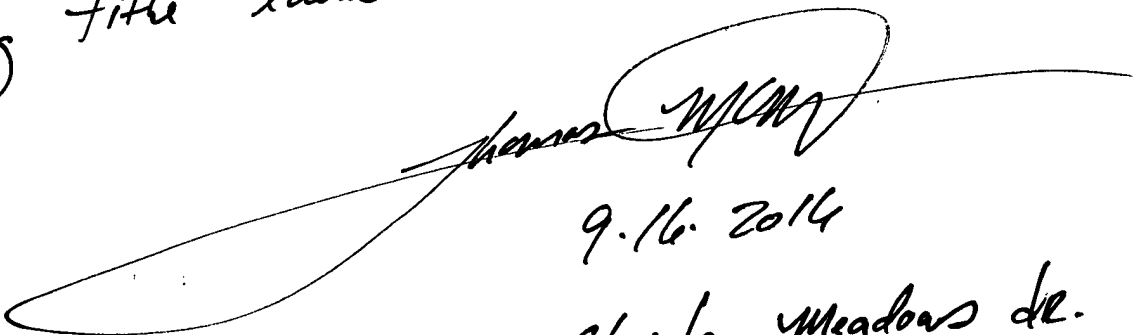
6201 Lamy NW 87114

505-492-4121

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would appreciate if you would
not limit my financial options by
making title loans harder to obtain.


9.16.2014

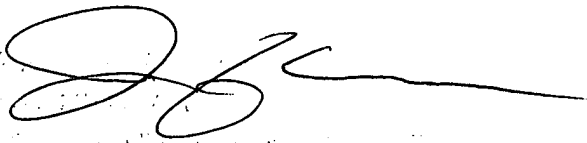
3035 Glaciete meadows dr.
Rio Rancho, NM
87144

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9/16/2016

I don't want Washington in my personal
business.

A handwritten signature in black ink, appearing to be 'Jennifer Curio', with a long horizontal stroke extending to the right.

Jennifer Curio
75 Eaton Rd SE
Rio Rancho, NM 87124

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am Wright to tell you
That im against people
in the USA talking away
my Right to getting a title
Loan.

Mrs Sklar
1448 Jemez lp
87144 RR NM.

Mrs Sklar
9-16-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9/16/16

These small loans help when needed.
I'd appreciate it if you'd leave my
business alone.

Sincerely

Hejmulle
492 Camino Don Tomas
Bernalillo, NM 87004

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Washington should not take away the rights to get a loan due to the fact that some people do not have the credit to go to a bank. People have emergencies & sometimes need money!

Christina Coates Christina Coates 9-16-16
1161 Calle Madera
Bernadillo, NM 87004
505-974-3768

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-15-16

To whom it may concern:

I find title loans to be extremely helpful.
& I would be less hesitant to get one if I had
to provide more info. They ~~are~~ have gotten me
out of a bind & there are no issues with them
when used responsibly.

Taleia Thompson

4701 Irving Blvd NW Apt 604
Alb., NM 87114

505-459-4444

Chloe Hsiao

9.15.16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern,

I am against one of the restrictions do to the
title loans, because I think you should pay it out in
1 year. It should be limited on the due time.
It helped during a vacation, but now it's costing
more and taking from my family.

1807 Scott Street
Winnsboro, La. 71295


Alecia M. Hicks
Alecia M. Hicks
9-14-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may Concern,

Payday Loans are wonderful. They help when you are in need especially in my situation. If the rule is passed it will be harder for me to pay bills in time.


Chelsea Levy,

1504 Moore St
Winnsboro GA, 71295

9-14-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern,

If you stop all the payday loans then it will cause people such as myself, a large amount of grief. Without this I would have had my children with no lights and lights. The money I got helped us a great deal. Please don't stop this you will have a lot of people out of jobs causing a lot of grief they will not have a way to support their families

Brandie Lee
Brandie Lee
2636 Hwy 130
Winnsboro La 71085
9-15-2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern
this loan has helped me very much
and I know it helps a lot of people
who need to make these loans.

Tamela Mason
Tamela Mason
577 Huggens Lane
Hilbert, Pa.
71336

9-14-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom ~~you~~^{it} may concern:

Sometimes people have situations where some things happen between pay days. Car repairs, home repairs, etc. Nice to be able to have somewhere to turn to ~~if~~ this occurs. I don't use them often but sometimes a little extra is needed.

Angela Knox
Angela Knox
244 Glenda St
Rayville, La
71269

9-15-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern :

Payday, title loans, help me when its
between times and I need a little extra
money. ~~we~~^{you} need to leave them alone.

They help people.

9-15-16

Carol Massey

Carol Massey

9084 Hwy 4
Winnsboro, La. 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern:

I'm writing to let you all know that I was about to be evicted. If I hadn't been able to get this payday loan, me and my three children would be on the streets. Please reconsider your charges to their lending. Please, please. Thank you.

LaShonda L Gardner
LaShonda Gardner
2909 Boss Ave
Shreveport, LA 71109

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern this
payday loan has been a life saver
for me.
I had a bill that was due before
my pay date and didn't have the
money to pay it, without the loan
my lights would be turn off, so
thankful for the loan.

Lucinda Washington
587 Apple Dr
Ruston, La.
71270

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern:

My electric was disconnected and I did not have the money at the time. I was able to come in and receive a loan until my next payday so that I could pay my bill. The process was fast and hassle free. ~~It~~ was convenient as well. Please don't take this opportunity away. Some people really need this.

R. Davis

Raven Davis

2644 Lakehurst Ave.

Shreveport, La. 71108

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Sherry Robbins would like
to say thank you all for help me
this time. I needed to get medicine
for sickness. You all were the one
who help me. Quickly.

Thank you for
your help.

Sherry Robbins

9-16-16.

Sherry Robbins

2786 Amhurst St

Shreveport La. 71108

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I came into the payday loan company to get a loan to get my transportation back from the shop to keep my job. I need these companies to stay open for people like me who can't get a loan at a bank when needed. Please do not pass this law. I needed their help and they helped me keep my job.

Roy E. Jackson
Roy E. Jackson
104 West 75th St.
Shreveport LA. 71106

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I am against the ending of payday loans for the simple fact that people as myself rely upon on them in emergency situations such as car repairs, utility payments that sometimes goes up during some times of the year, personal things and much more.

Carolyn Keys
9/15/16

Carolyn Keys
31 Mathis Rd
Rayville, LA 71269

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I ^{help} me on bills
Don't stop payday loans it help me on
bills it help me get ~~back~~ ^{by} when don't have
any money

Carbitt Tolliver Carbitt Tolliver P.O. Box 375
9-15-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I wish to make this STATEMENT concerning title loans. I found that companies such as this have become a useful operation when it comes to quick cash. It would be terrible to see this company regulated any more to where it would not be as easy to acquire the cash necessary to do what we need.

Mark C. Estrada
324 Maryland
Ave
Alamogordo NM
88310

Thank You



9-16-2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

It's just A loan, Not A Casino which
Contains A Liquor license. People Have credit
Cards, and bills to pay on time. This loan is Not from
a bank and not taking from federal Budget Money;
for EXAMPLE Medicaid, public Aid, SNAP and ssi.

Michael M. Jordan
4238 Harrison AVE.
Rockford, IL 61108

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

step 2: I'm apposed to all of those as I'm on social security along with my husband and we can't get a loan otherwise when we really need it.

step 3: The consequences would put us out on the street as we can't always make ends meet and we don't have credit cards to fall back on in times of need.

step 4: The loans I've gotten have helped with: utility bills, car repairs, medical bills and groceries.

step 5: Diane Puffer
Diane Puffer
~~4431 S. Santa Lucia Ave~~
4431 S. Santa Lucia Ave
Sierra Vista, AZ 85650

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-22-16

Please dont Pass these rules Because PAY DAY
Advance really helps out when Im in a time
of need.

Thanks Johnny Floyd

Johnny Floyd
Signature

Johnny P Floyd
Print Name

P.O. Box 1327
Address

Hastings, FL 32145
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept 23, 16

We can manage our own finances just fine. There are times that the government (you) go over the line. Regulating small, short-term loans is one of them.

These types of loans have kept my family going when unexpected things come up and the people who run these places are trying to help people like me. I can't get help anywhere else so don't push these laws through.

Ronda M Trepagnier

Signature

Ronda M Trepagnier

Print Name

11137 Raley Creek Dr S

Address

Jacksonville, FL 32225

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: September 23, 2016

I lashea McCaskill do not approve of
the new laws. I don't think it should change if the
rules do change I don't think it will be convenient
for me or other lending bear customers. I also
feel if the ~~rules~~ rules change I believe me and
others wouldn't loan any more from lending Bear.

Thanks!

Lashea McCaskill

Signature

Lashea McCaskill

Print Name

1033 Collier Blvd

Address

St. Augustine FL, 32084

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8-3-16

Please don't change any
rules or regulations for a
short term loan. I rely on
pay day loans to get me to my
next pay day. Sometimes I need
extra money to get me by.

Thanks.

Linda Wheeler

Signature

Linda Wheeler

Print Name

165 MARSH ISLAND CIR

Address

ST. AUGUSTINE FL. 32095

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 09/22/2016

Please don't take away my right to do what I need to do with my finances. It should be no one's business where I get a loan or how many I take out a year.

What am I supposed to do if my car breaks down, but the government (you) have said I can't get a payday advance? The banks won't help everyone.

Ricky Thomas

Signature

Ricky Thomas

Print Name

7528 Arlington Exp #419

Address

Jax, FL 32211

City, State, Zip/Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-22-2016

Do not Pass These Rules!
Unless you're going to loan me
Money when I need it!

Z R. 7

Signature

Travis R Tobler

Print Name

878 W. 11th St

Address

H. Augustine Fl 32084

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:
I don't see/like

the government should be allowed to tell
the citizens of the United States how they
can title loan their cars that they work to pay
for. If a person decides to title loan their car
that's their car that they work for and have to
buy for and pay for again.



16 Boston St.

Aiken SC

29803

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-22-16

I Am happy the way thing are, please
don't change a thing.

Sincerely

Debra Smokstad

Debra Smokstad
155 Sumter St. NE C4
Aiken, SC 29801

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9.23.16

As an employee of a pawn shop, I ask you to reconsider your decision to shut down pawn shops. Everyday there is some one who needs financial help, whether it be for medication, rent or gas we are here to help them. Many people don't ask to have their child diagnosed with cancer or to lose a loved one. Unexpected circumstances happen to millions of Americans everyday and we are here for them.

Allayna Bonilla

Signature

Allayna Bonilla

Print Name

586 S wayne St

Address

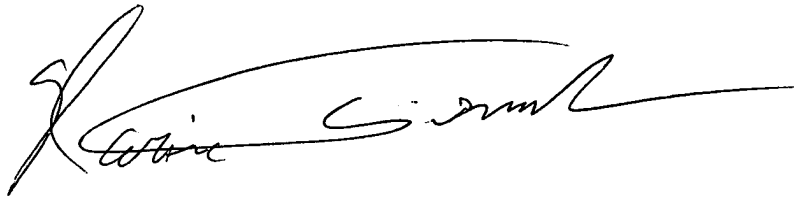
Jesup, GA 31546

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I (Karin Fivash) disagree with this
law CFPB-2016-0025 there are bigger and
more thing to handle in this country than this

A handwritten signature in black ink, appearing to read "Karin Fivash". The signature is stylized with a large, sweeping initial "K" and a long horizontal line extending to the right.

Karin Fivash
181 Clarence Norman Rd
Moultrie, GA 31788

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm really against your law about Speedee
Cash they are a great company please keep them open
they are really good people

Jacquard gentle

202 Rosedale ave.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

It should be up to each person as to when they need to borrow or reborrow from a pay day loan. Not up to the Government to restrict anything that concerns anyone -

Shanna Mathis
SHANNA MATHIS
4143 J J Blue Rd
Perry, FL 32347

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't Agree with proposal CFPB
Because when I want some money
I can get it here.

Allen Wiley
Allen Wiley

3641 S Byron Butler Pkwy
Perry FL 32348

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't agree with proposal CFPB
Because when you need extra money it is
easy to come here and get it. When you are
~~on~~ on a fixed income sometimes you need the
extra help.

Janet Wiley
Janet Wiley


3641 S. Byron Butler Pkwy
Perry FL 32348

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

To restrict the loan process @ Fast Day loans
or any other loan institution is ~~a~~ dreadfully wrong.
People that borrow need their money weekly or
monthly. It should be left up to each person
to choose when they need to reborrow and
not up to the government.


4143 JJ Blue Rd
Perry Fl 32347
Eddie Mathis

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Sept. 19, 2016

To whom it may concern,

A title loan is important to me because -
It's always there when I need it and it has
come in handy for some serious emergencies.


For instance - this loan was needed immediately
because, my wisdom tooth broke and caused serious
pain + swelling of my face - The maxifacial
surgeon said with my insurance it would be
an additional \$241.44 to do a credit loan or
personal loan takes days. With the Handy Title loan
it's money in minutes and that is not only
convenient it's a life saver! I'd like to thank
Georgia Title loan - for being here when I needed it
most.

Sincerely,
Edna Rebecca K. Meringer
3264 Newnan rd. #17
Giffin, Ga. 30223

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell the Government
that it is unconstitutional to Discriminate
against Certain Americans.



Karde Morrison
2928 S 69th Dr
Phoenix, AZ 85033

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against the complicated loan process,
long waiting periods, and the limit on the
loans. We need these loans in between paydays
because our pay checks are not enough
to cover everything, especially car
expenses.

September 14, 2016
Lashondra Crockett
Lashondra Crockett
1019 Martin Luther
King Dr. Winnsboro, LA
71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing this note
to let the people in Washington
to know that the pay day
loans have help me get out of
some bad situations. When
I need money for a week and
can't get it any where else,
Please keep them around to
help us.

Claudia Lee

9-14-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9/14/16

If these regulations are passed it would impact my family greatly with five kids. Unexpected expenses are sure to rise. It is a wonderful asset to have the ability to deal with these expenses by getting the money needed through one of these loans.

Sincerely,

Charitie McCall
156 Ponderosa Rd
Winnsboro GA 31295
Charitie McCall

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Jacquelyn Smith who resides
at 2249 Hwy 4. Am a single
Parent with two daughters, Ages 13 + 17.
Cash Cow has been a great Assets
to me & my family in the time of
Need, School, Bills, Etc.

Thank you

Jacquelyn Smith
2249 Hwy 4
Newellton La. 71357

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern
Cash Cow has really benefited me
& it would be hard for my family
& other families around if you
close them.

Thank you
Janice Howard
Janice Howard

2521 Hwy 132
Mangham, La. 71259

318 376-1367

9/14/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

My name is Dezmond K. Jackson. Pley is a big help

to me I have started a Photography Business and my
~~Grand~~ ~~credit~~ Credit is not go but they don't tran you
away the give you a chance to get what you need to better
your life and credit Please thing about us who are trying to
better our life.

Thinks: Dezmond K. Jackson
1408 Gum St
Winnsboro LA.

Dezmond Jackson
9-15-2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Go where it may Crown:

Please keep Pay Day Loans
for the citizens of the United
States. People need help and
Pay day loans are the only
means we have to help support
the people & our families.

I thank you!
Rose Shaw

Rose Shaw

PO Box 341

Winnsboro LA 71295

By 9/14/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I myself as a cashcow customer thinks
Cashcow needs to stay open. It's helped
me out numerous amounts of time in need.
Everyone gets in a bind and needs help and
not everyone has good credit.

Polly Cunningham

Polly Cunningham

483 Crawford Rd.
Rayville, La. 71269

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to let you know I needed
~~a payday loan~~ to get my son off to college.
I just needed it in a hurry and until my
next payday. Not alot of red tape and
very convenient. Please do not stop my
being able to get a loan when I need
it in an emergency. Thank you.

Quatha Lee

Dorothy Lee

123 E-79th

Shreveport, LA

71106

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I proposed no to the Restrictions

Thanks

Shemeka Smith

215 Cascade Circle

Dublin, GA 31021

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Johnny Ray don't change any ^{of} ~~of~~ proposed Restrictions
because I think it would help me. ~~I agree~~

Johnny Ray
120122 Marcus St
Dublin, Ga 31021

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept. 9, 2016

When I need a way to get unexpected expenses paid,
Pay day loans help in the need, especially Lending Bear.

I need the laws to stay the same some when I
need Lending Bear, they are there for me!!


Signature

Ashley Langston
Print Name

2475 Woodstock Ct
Address

St. Augustine, FL 32092
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-8-16

I'm writing to say that I am against,
People in Washington taking away my
right to get a Loan from any Payday
Loan I have rights and I plan to
enforce them in such a manner as I see fit.

Linda Norman
Signature

Linda Norman
Print Name

6102 Eddie Norman Rd,
Address

Baldwin, Fla. 32734
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept-8-16

I am appalud at you People in Washington;
trying to take away even more of our
right's. Haven't you taken enough?
Well I want to keep my right to be
able to get money for where I choose
to thank you. I what to continue to
get money from Leanding Bear.

Vivan Norman
Signature

Vivan Norman
Print Name

6102 Eddie Norman Rd
Address

Bald. Fl. 32234
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-8-16

I feel this is unfair.
it's my money thanks.

PJL

PJL

Signature

PETE FURMAN

Print Name

5026 L'Esperance Ct

Address

Middlebury VT 05758

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-8-2016

There shouldn't be a reason to shut down a business
that lends money to help people with financial
burdens they may be facing. I see no harm in this
business knowing the help it provides to the public.

Bryon Abrey
Signature

Bryon Abrey
Print Name

114 Kent Shore ave
Address


Buck, GA 31525
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-6-16

As an employee of a pawn/title pawn facility I come into contact with families in need. Sometimes it's an emergency or illness which they need a short term loan to cover the expenses for sometimes just an unexpectedly high bill but when they come in I'm happy that I can help them. These families sometimes have no other access to the money they need and thank us for being here for them. I love my job and genuinely care about our customers and would hope that my own family had access to a facility like ours in times of need.


Signature

Melanie Clark
Print Name

3750 Burl Mill Rd
Address

Nicholls, GA 31554
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/9/16.

Problem 1. its not your bussiness
Problem 2. you did not Pay for my car
Problem 3. If you donate money to me
I wouldn't have to pawn my title
Problem 4. Stop putting your acent's in
where it don't belong. Stop trying
to hurt the ones that need help.
If you want to help the problem
Donate. if not mind your own

Esterella Wright

Signature

Esterella Wright

Print Name

801 West Baker Hwy

Address

Douglas Co 31533

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm apposed to all the new restrictions,
my information is not the government
business, it's between me and the lender.
There should ^{not} be limits on how many
loans you take out. when you need
money, you need money, This loan has
helped me out of many situations
without it some of my bills wouldn't
of gotten paid. and sometimes my
rent, car problems etc. I think
these new regulations are profound.
I appreciate payday loans they are
fast, friendly and always there when
i need the extra money.

Kimly Bright
Kimberly Bright
4216 maine, St
Elkton, Fl
32033

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 09-09-2016

Please do not pass these new CFPB rules. It would not only impact thousands of our customers and my ability to work and support my family but also me as a customer. I also have had to pawn the title to my vehicle. I used this money to pay my property tax for the year and make monthly payments to pay it back.

My life depends on this business as a long time employee and a faithful customer, but my 2 children also depend on me working. Restricting the business threatens my job and my ability to provide for my kids. I'm all they have because I'm a single mom. The government doesn't know me or my needs and they have no right to tell me what

to do with my property.

Signature

Rachel Hogen

Print Name

Rachel Hogen

Address

2568 Hwy 268 East

City, State, Zip Code

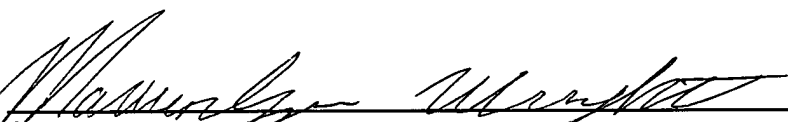
Ambrose, GA. 31512

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 09-09-2016

I Don't agree with the government trying
to take the ~~a~~ right to ~~Bond~~ ~~the~~ pawn
their ~~title~~ title people really might
need the money so stop trying
to control everything its our right
as people. its our choice


Signature

Mervyn Wright
Print Name

6013 hwy 82 W. 10653
Address

Douglas GA 31533
City, State, Zip Code

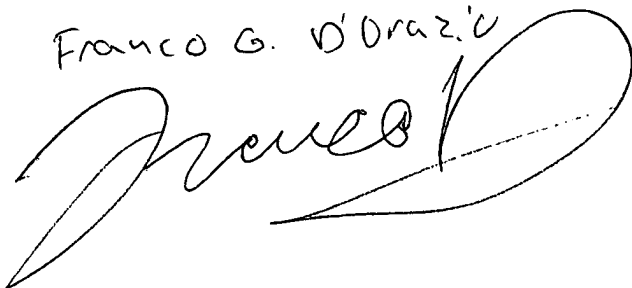
Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

Good morning Monica,

I am dismayed at your organization desire to restrict payday loans. The utilization of payday loans has helped keep myself and my family from being homeless. In the current state of the economy and the increase cost of prescriptions and health care payday loans have helped me obtain medication. Without this resource my family and myself would face hardships consistently.

Best regards,
Franco G. D'Orazio

A handwritten signature in black ink, appearing to read 'Franco', with a large, sweeping flourish extending from the end of the name.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

John Russ

I don't think your restriction
to any your situation will benefit
customers.

John Russ

640 N. Clay St

St. Augustine FL 32084

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am against basidly allof the proposed restriction for the mere fact that I depend on this Pay Day Loan during the year for several reasons.

my husband being unable to work for health reasons. If I were not allowed to obtain a loan when needed, it would be a true financial burden to me.

The limit on the amount of Loans, is really not a business of anyone but mine & the loan place. I know my ability is to pay that loan back.

Rhonda White
Rhonda White
1080 Collier Blvd
St. Aug Fl 32084

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

Well, I think if you limit the loan periods
I wouldn't be able to make it, cause of the
Car Repairs, Light Bill, Insurance, property taxes.
I couldn't make it.

Well, I get the same amount every time I get one,
so I really depend on it to make it through.

Well, I'm able to pay all my bills on time
and with the loan, I'm able to have a little
extra money for little things, like gas, food,
and personal things I might need.

Plus I have no family to turn to for help.

Anjeanetta Widner
Anjeanetta Widner
2735 Cabbage Hammock
Rd,
St. Augustine Fl.
32092.

9-7-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern!

I Do NOT Agree with Making
these Changes.

Being able to get a loan as
I need it has/is a Blessing
to me as a single Mother.

The Interest Rates are Fair,
I have no problem making
the Payment.

Regina B. Greene
Regina B. Greene

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept. 9, 2016

I am writing this letter because these
rules will take away my ability to borrow
money using my car title. I do not understand why
this is happening.

It is my car, I paid for it and the title is mine.
If I want to use my personal property to borrow
money, it is none of the government's business

Do not pass these rules!

Roy A Shelton

Signature

Roy A Shelton

Print Name

613 N Crawford St

Address

Waycross GA 32503

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

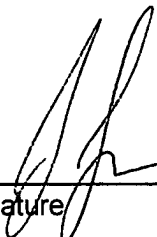
Docket No. CFPB-2016-0025

Date: 9/22/2016

Please stop your processes.
These loans help people who
cannot afford traditional loans
because of past credit.

Keep your hands out of our
pockets.

Sincerely,


Signature

J. SCOTT TURNER
Print Name

17 HAWKING MOSS RD
Address

SAVANNAH, GA 31410
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It may concern

I have deattt with Fast Pay Day Loans
for a long time. I cant understand why
you are making people wait for 30
days.

there are a lot of people who only
get one check a month.

Including me by the time I pay
off bills, rent etc. I myself
have only 1 check to live on
Fast Pay Day Loans has been a
big help.

I've always paid on time
and I am never late

Please Stop This

JOAN STEVEN SMITH
1450 N. WHITNEY ST
SAINT AUGUSTINE, FL 32084

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

The payday loans benefit me when I need
money to pay a bill in between pay days.
I can qualify for small loans though
them when I cannot qualify at a bank.

George Jones

P.O. Box 271

Sicily Island, LA 71368

George Jones

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-3-2016

To Whom this may concern:

I am constructing this note to give my reason for why pay day loans should not be revamped. There are many individuals that are not able to get approved for a signature loan at a general bank. If the government would change the way pay day loans operate it could also effect the economy as a whole. please consider keeping the process exactly like it is to help everyone.

Jermaine Tolliver
Jermaine Tolliver
147 Loop Road
Sicity Island, LA 71368
9-3-16.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I need Payday loan help me want
~~need~~ money for bill + ~~need~~ our
thing Rhonda K Foy
Rhonda K. Foy
9-2-16
1006 Mum St
Winneshora
71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Thank God For Ray day /oach

Help When Know one Will

9-2-16

Willie Smith

Willie Smith

P.O. Box 376

Newellton, La. 71357

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm against people in Washington taking my right away to get a loan when I need one. Not everyone is able to go to a bank and get a loan. As a single mother. So at times I financially fall short. Even working multiple jobs.

Sincerely,
Brittney D. Eldridge
11002 Locust St #28
Texarkana, Ar
71854

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm
against people in Washington taking
away my right to get a loan when
I need one


Lyolanda Dancer
1202-A Fannie
Texarkana, Texas
75501

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm writing to tell you that I
I am against people in
Washington taking away my right to get a
loan when I need one.

Jerry L. Johnson



4104 Pasley Lane
Texarkana, AR 71854

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO WHOM IT MAY CONCERN:

My name is Mary Pete. I have been a school teacher for over 30 years. My job is helping and teaching children and helping others. I have had to get several payday loans over the years to help maintain my personal business and to also help my school children that is not able to have all of their school supplies at the beginning of school. I get paid only once a month. I have been short on cash and have always could depend on the payday loan business. I do not like what is being submitted for being able to get a payday loan. The business has helped me and thousands of other people that can't get a loan from the bank. I do understand that it is expensive at times but when you use the loan for what you need it for that is what we pay for. I'm asking CFPB to leave the payday loan business alone. Not only will it hurt the customers but so many of the employees will no longer have a job to feed and clothe their families.

Mary Pete
115 Castle St.
Baton Rouge, LA 70801

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern

I would like to say that payday
loans are very useful & helpful.
They are fast, easy ways to get cash
fast. They are great for medical
emergencies, bills, etc.

Angel Spencer

Angel Spencer

9-6-2016

31 Roberts Road
Rayville, LA 71269

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't have any problem with that
we need ~~to~~ them down here

John Ward 9-2-16
John Ward

P. O. Box 832
Wisner, La.
71378

Sept. 5, 2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To: Whom it may concern

I Rosie Robinson in need of a loan
to help me pay a couples of my bills and
to help my kids with their schooling.

Thank You
Rosie Robinson
Rosie Robinson
P.O. Box 12
Sicily Island
La. 71368

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against restrictions proposed by the CFPB due to limits on number of loans and loan amount. I may not be able to pay my bills on time, such as utility bills and childcare. Please be advise that the economy has changed and assistance is needed.

Angelica Higgins
Angelica Higgins

1111 Harris St.

Winnboro, LA 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I AM AGAINST THE PROPOSED RESTRICTIONS. PAYDAY LOANS
HELP A LOT OF PEOPLE TO REINSTATE THES WOULD
PROVIDE AN OPTION FOR MILLIONS OF PEOPLE. I
WAS ABLE TO GET MY CAR FIXED WHICH ENABLED ME
TO KEEP MY JOB.

SYRE M. HENDERSON JR.
S.M. Henderson Jr.

P.O. Box 50

Wichita La 71378

9/16/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it May Concern,

This new Change that you are trying to
do will affect me and people like me
This loan Company is pretty easy and quick
and very helpful. I don't agree with
or approve the changes.

Please leave it the way it is.

Thank You
Ms. Ansel C. Bell
608 Eastland St.
Ruston, La. 71270

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Step 3+4

1. I am against people in Washington
Because people sometime need extra money
to make it in life to help us with our
Monthly Living expenses, and not having anywhere else
to turn for money I may need.
2. If I can no longer do loans
I will not be able to care for
my grandmother & kids.
3. I use this money to help me with
rent, gas to get to work, medication
for my grandmother and I'm a single Mom, so my
children.

Renetta B. Peppers

RENETTA B. PEPPERS

1935 W. 40th St Apt 213

Davenport, IA 52806

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am a loyal with this company
The loans have helped me a lot
Changing this Rules would make me
harder to get the loan

A handwritten signature in black ink, appearing to read "Robert T. Morgan". The signature is stylized with a long, sweeping horizontal line extending to the right.

Robert T. Morgan

314 S Dodson Dr Urbana ILL 61802

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Keep your nose out of
my business

Kathy Poe
Joe Poe

267 Curtis St. lot 4
Lewisport, Ky 42351

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I need it for Bills gov checks

~~Don't~~ ~~Survive~~ off it

205 Curtis St. Lot 13
Lewisport, KY 42351

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Supposed to be a Free Country !
So let people Be !

Gary L Jones

1605 12th St

Tell City, IN. 47586

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I believe that the process should stay the same for the sake of every customers privacy. The title loan process is one process that is not as private as a house/car loan process and thats why it is used.

If it was changed it would defeat the purpose of convenience and put alot of places out of business. Which could potentially affect families all over.

Tyenne Montion
Tyenne Montion
435 Maryland Ave
Portsmouth, VA 23707

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am Against people in WASHINGTON
MAKING it more complicated for
loan application process. If
I can no longer do loans
I will not be able to pay
bills. I use the money
for bills.

De New

302 NE 1st St.

Morning Sun, 27

52646

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am against people in Washington making
limit on loan amounts

If I can no longer do loans I will be able to do
home repairs when the unexpected happen.

I use the money to pay for groceries or when a
unexpected auto or home repair becomes necessary.

John D. Hard

302 NE 1st

morning Sun FL 32440

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

1. Long waiting periods
between loans
2. Pay NO rent also water
will get turned off.
3. pay my bills, also take care
of my 2 children also
~~and~~ to feed them.

60 Penn Oaks Dr Apt # 7
North Liberty, IA
Margaret Malysta
09/08/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against people in Washington
making limit on the amount

If I can no longer do loans
I will turn to someone else

I use this money to fix my car

Paulita Lara



2470 Lakeside Dr
Apt 4
Iowa City, IA

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

A more complicated loan application process

Refused to move out of my home to become
homeless. I don't have anywhere else to turn for
the money I need.

A Dkee to stay this money is
helping pay my bills.

Dyann Ibarra

410 Iowa Ave
52240

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I AM against People in Washington
limit on loans
Carrie Bragg

If I can no longer do loans
I will not be able to pay bills
Carrie Bragg

I use this Money to home
maintenance, groceries

Carrie Bragg
Carrie Bragg
1030-19th St
Rock Island, IL

6/20/1

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am against people in Washington
Making ~~if had a~~ a limit Good
of Good amount. if I can know
Larger ~~do~~ do had. ~~too~~ I would
as family. I use This Money To pay
Bills.

Mrs. Hilary Fox
MRS. Hilary FOX
673 W. 64TH ST
DAVENPORT IA 52806

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552


9/10/14

Docket No. CFPB-2016-0025

Pay against a non-complaint card application
loan process. Now it is a much simpler
process you already have all the documentation
needed.

If the government passes this law in
that time I need this loan. I will not
be able to pay my bills. Using the
payday loans. I am able to pay my
light, vehicle payment so this does not
turn my lights off or lose my vehicle.

To receive this loan is a very convenient
way to receive the money needed when
the time comes in need.


Tammy Crisp
1880 CR 214
St. Augustine Fl.
32084

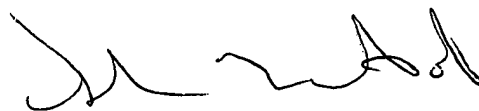
Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

No government policies should determine how those in need can get the help they deserve. Individuals who get these loans can't get regular loans and still need financial help.

These policies will only harm those who are trying to get much desperately help legally.

Sherril Goldberg



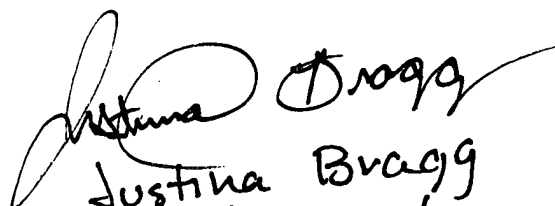
512 Aved.

ST. AUG FLA 32095

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I Am against people in Washington
making limit on the loan amount. If I
can't ~~no~~ longer do loans I ~~can't~~ ^{won't} have
^{money to} ~~not~~ pay for ^{my} childcare, groceries and
utility bills. If I can't ~~no longer~~ no longer
do loans I will have to pay more
expensive fees for late bill payments
and overdrafts.....


Justina Bragg
1427 6th street

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to say that the loan service is a great asset to people in need. Some people are not in a position to get a standard loan so the ability to provide for one's family with a little extra needed money is not only beneficial it is our right. People should be able to do what they choose with their property!


~ Amanda Cochran ~

Amanda Cochran
42 Massabesic St.
Manchester, NH 03103

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would like to leave the loan the way
it is, no changes should be done. Why
change and affect the way loan are
processes.

Thank you

9/6/16.

Maria IBET MORALES
342 Amory St
Jamaica Plain, MA 02130

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This loan has helped me out because
I had fallen short because I had some
unexpected bills and didn't have the money
or know where to get it because of their help
was able to meet my needs and everything is
OK

Thanks Parker
Ed Fox

Ed Fox
7232 Meadowbrook Dr.
Ft. Worth, Tx 76112

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I USE MY LOAN
TO BE ABLE TO
PAY MY BILLS

William Kriel

9-20-16

1101 1/2 16 Av. EAST Moline

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to let you know I am againt
taking away my right to get loans when
I want and need them in whatever
way I want Thank you

Stanley Johnson
1200 Nicole St Apt 1513
Ft. Worth Tx 76120

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I do not believe cash advance locations should be shut down. Everyone doesn't have perfect credit and you cannot expect them to with this economy. Some people with bad or no credit wouldn't have a chance getting a loan elsewhere if it weren't for cash advance locations. Also, think how many people will be out of jobs across the US. With this being said, that many more may end up living off the state over this. Cash advance and payday loan locations are very much needed for people to survive.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Being able to borrow ~~money~~ money helps deal with stress when something happens before my pay day. Living paycheck to paycheck it's nice to know I have access to funds when I need them.

Kristen Robison
Kristen Robison
3071 Burlew blvd Apt 1F
Owensboro, KY 42303

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Keep Cash Express the Same
do not Change anything

Sandra B.

2016 SEP 23
10:11 AM
RECEIVED
CFPB

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

You shouldn't regulate cash advance
stores. Cash Express helps customers be
able to pay their bills + taking that
away from people will hurt the
economy. Especially in small towns
where the coal is already gone.

Thank,
Jonny

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern. The loan companies around the nation are providing a better opportunity for customers like myself that have made mistakes and are trying to correct them. Speedee cash has helped numerous amount of people that would rather not go to banks or can't use banks to purchase things, so if it means anything please don't limit loan companies when they are doing the right things to help your taxpaying citizens.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Please do not change
the law Speeded ~~the~~ cash
is a good company

Jandra Burgma
Sandra Burgma

1692 Lexington Circle

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I have read the proposed restrictions
and I am against these proposed
restrictions because they will
negatively affect the way we do
business and handle our
personal finances.



Shawn Hallman
530 Peronneau St
Spartanburg, SC 29306

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

payday loans help me out with the bills I have when I do not have the money in my employment check to cover. If the bill is passed to not re borrow for 30 to 60 days it would be an inconvenience and delay payments.

Tara Marie Mont
6715 10th Ave.
Los Angeles CA 90043

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Jason Patrick rely heavily at times on getting an advance from Cash Express LLC. It is a simple and dependable avenue from which a person can get a small amount of cash when you really need it without paying back excessive interest. I would very much appreciate things at Cash Express being left as is.



Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Cash Express need to stay open
Working people need loans this help a lot
for people that need it

C. Jones

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 08/27/2016

I am writing to you in hopes that you will not pass these laws limiting most americans to recieve financial help when needed. I just had to take out a loan after my car was totaled BY A GOVERNMENT VEHICLE And they found me at fault. This is a huge miscarriage of justice in my opinion, and I am a mother of two. US americans need financial assistance unless you were born into weath in this Nation, which majority of us ARE NOT. I find it hurtful to be told I might no longer be eligible for financial assistance when life kicks you down to the ground. I hope with the intelligence throughout your bureau you'll find decency in your hearts to NOT pass these new laws. Put yourself in our shoes!

Amber Cepeda
Signature

Amber Cepeda
Print Name

2922 Ormond Ave
Address

Panama City, FL 32405
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Do not Change A thing about
Cash Express Dont want it

Regus

Elyah

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Los adelantos de sueldo me han ayudado
economica mente

C/ 9/6/16

Carmen Hurtado

21215 SW 85 Ave apto #519
Miami Fla 33189

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This place has been
a lifesaver for situations
out of my control. Without
Thrifty loans I would
not be able to make it to my
next pay period, or survive.
Things happen and this
place has been a blessing
to me and my family

C. Johnson

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

Valerie COLLINS
1436 MELROSE ST.
COCOA, FL 32922

This plan was put into place ^{PLN} to help
us who ~~has~~ has less than
100% Credit Ratings so that we
can ~~keep~~ pay bills and ~~and~~
to comply within our
rights to maintain what credit rights
we do have.

Valerie H. COLLINS
Valerie Collins

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

The company should stay
open because they
help a lot of people
and I think that's
enough.

Kimberly
Bradford

10730 CR. 3116
WINONA TX
75792

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

It help me to che ~~pay~~
next month to pay some bills
off. And other things also
do get me through. I think
them for the loan and
helping me out.

CORA Pettigrew / 9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Without these payday loans I wouldn't be able to enjoy
life. They have been a blessing when I need anything;

Jonathan McKinney

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel it would not help if I could
not pay my bills. Christ Bunn

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would not be able to buy food
because the money I have would have to
go to pay bills.
I do not have anywhere else to
get any money.

Jean C. Smith
2836 No 5th St.
St. Aug Fl. 32084

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Believe you should be able to
Borrow money to be able to pay
Back. I am a single mother of 3
small children. no help no child support.
my vehicle has broke down if it
was not for a loan to help. It
helps people.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern

I do not agree with the rule
you all are trying to put forth.
about my right to get a loan.

Carlo Brun
CARLO Bgar s

C

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I do not agree with what
you are doing, we
need help with a loan
SPeedee help me.

Joseph Thomas

Thank you.

Joseph Thom A

2325 Hawthorne Dr.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't agree with the way you are trying to add stuff on to Fast Payout loans. We would not have any food in our house for our children if you add stuff to where we couldn't get a loan. We wouldn't be able to pay our bills or nothing. They have helped us with groceries, birthday party, bills and everything else.

Ashley Johnson
Ashley Johnson

403 Rolling Hills Drive
Nortonville KY 42422

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Please stop taking away
our rights to get a
payday loan. if we chose
to.

TERESA Spencer
Teresa Spencer
9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you
that I'm against people in
Washington taking away
my right to get a loan
when I need one. I think
we should be able to get
loans because some people
get government assistance
and they wouldn't be able
to get the assistance if
we didn't have the option
to get a loan. Some people
rely on loans for different
reasons.

Bridget Miller
Bridget Miller
2537 West 5th St.
Owensboro, Ky, 42301

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-3-16

They where there when I needed ^{help} the
most, I didn't have it (money) they
provided it. We the people need options
and this was a good one for my family.

Thanks
Williams Family

Richard Williams

Signature

Richard Williams

Print Name

2800 Capital St Apt 50A

Address

Savannah Ga. 31404

City, State, Zip Code

People in Washington: You do not have the right
to change the current Lending Process.

When people need money for Emergencies,
they should have the right to the current lending
process.

Allen Clawson
~~Allen Clawson~~

215 E. Campbell Rd

Florence Az 85132

Jeffery Brice
250 Country View Cir
Odenville, AL 35120

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

- ☒ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.

☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Jeffery Brice
Signature

8-20-16
Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern

Speedee Cash helps me out when
I need money to pay a bill or two.
So if this will help please don't
change the way that they are doing
there business. Thank You

LINDA F. BROWN
P.O. Box 2035
Tifton, GA 31793

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

~~The new laws will~~

I think the new laws will stop people
from getting money when they really
need it.

Shurda Jones
28 O'Quinn Road
Tifton, GA 31794

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It may Concern:

Making it hard to get a loan is just too much. People already have a lot going on to even get the will power to ask for help. If this rule was passed I am for one wouldn't be able to sit here today. If you needed more info, and it was to be printed I wouldn't have money to print anything out. I came today because life hits you and sometimes you don't have money right then.


Edith Gregory
2 Ascot Drive
Hpt Va. 23606

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern,

I am here applying for a loan to help with a few of my personal bills. If these loans were to cease due to whatever new laws they are trying to enforce, I would be in a very bad situation which could possibly include eviction from my home. So in my opinion it is a good idea to leave the loans in place for people because no one knows what tomorrow will bring.

— NATANA K.


4921 Grand Strand Dr. Williamsburg Va 23185

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Dear Mrs Jackson,

I AM AGAINST the changing
of the current Policy. As you well know
People in America are heading every where. From
~~Car~~ CAR breaking down to just being able to
Feed their Family.

I AM well AWARE of the costs to get
these Loans. But I Need them from time to
time. Please Re Consider changing the
Policies.

William Allen Thank You
5960 Jerry Rd Norfolk VA 23507
W Allen C C

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I am writing this letter because the rules will take away my ability to borrow money using my car title. I do not understand why this is happening. It is my car, I paid for it, and the title is mine. If I want to use my personal property it is none of the governments business.

Do Not Pass these Rules!

Christopher Ebersole

Signature

Christopher Ebersole

Print Name

140 S. Clough Bay Rd

Address

Waycross GA 31503

City State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I am writing this letter to say
passing this rules will stop me from
borrowing money using my car title.

The government needs to stay out
of my business.

Do Not pass these rules!

W.D. Justice Jr
Signature

W.D. Justice JR
Print Name

163 Ferrell DR
Address

Blackshear Ga 31516
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

Stay out of my
business!

Timothy D Legett
Signature

Timothy D Legett
Print Name

2384 Red Oak Loop
Address

Blackshear Ga
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

To Whom it May Concern. I have been doing business with Lending Bear for many years. It has been to my benefit that I have been able to secure a loan to help out with many needs my family has due to the economic decline of the economy. I feel that the government should not have the ability to take this right away from citizens especially if it is beneficial. Is not affecting the government in any way.

Signature

Nedra R. Porter

Print Name

807 College St.

Address

Waycross, Ga. 31501

City State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

These rules will take away
the ability to my car title to
borrow money.

I paid for it, The car is mine
If I want to use it to borrow
money It is none of the
government's business

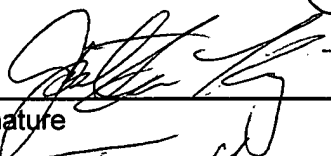
Do Not Pass these Rules!

Signature

Print Name

Address

City, State, Zip Code



Jonathan King

6823 Tot Drive

Blackshear GA 31516

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/9/16

I am writing this letter because these rules will take away my ability to borrow money using my car title. I do not understand why this is happening.

It is my car, I paid for it and the title is mine. If I want to use my personal property to borrow money, it is none of the government's business.

Do Not pass these rules!

Susan Justice
Signature

SUSAN JUSTICE
Print Name

163 FERRETT DR
Address

BLACKSHEAR LA 31516
City State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date:

9-9-16

I am writing to letter to say
it is my life. I can use it if
I want to. Stay out of my business

Signature

Print Name

Address

City, State, Zip Code

Zachary Pittman

Zachary Pittman

1323 Jesse Steedley Hwy

Homerville GA 31634

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date:

9-9-16

I am writing this letter because these rules will take away my ability to borrow money using my car title.

It is my car, I paid for it and the title is mine. If I want to use ^{my} personal property to borrow money it is none of the government's business.

Do Not Pass these Rules!

Sarah Ebersole

Signature

Sarah Ebersole

Print Name

140 S. Clough Bay Rd

Address

Waycross GA 31503

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I am writing to letter to say
it is my life. I can us it if
I want to. Stay out of my business

Zachary Pittman
Signature

Zachary Pittman
Print Name

123 Jesse Steedley Hwy
Address

Homerille GA 31534
City, State, Zip Code

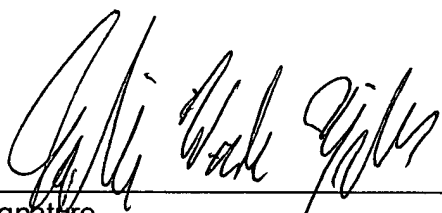
Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

The car is mine, I paid for it
the title is mine. If I want to use
my personal property to borrow money
it is none of the government business

Do Not pass these rules!


Signature

✓ Jackie Wade Miller
Print Name

3335B Bob Bowen Rd
Address

Blackshear, Ga. 31516
City State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 7/8/16

Quit takin our Rights

Treyer
Signature

Print Name

Nonya Mary Cross GA 31503
Address


City State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 22nd Sept 2016

I am writing this letter to express my concern about the proposed action that will prohibit usage of payday and title loan service. These services are essential for individuals who own property and use it to borrow money from lenders who otherwise would have no other recourse. My property is mine and I feel I have every right to use my "assets" as such, assets. Regulation of financial services is necessary but these services are needed so please keep this in mind.



Signature

Nicole Jones

Print Name

33 Kensington Ct

Address

Savannah, GA 31419

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

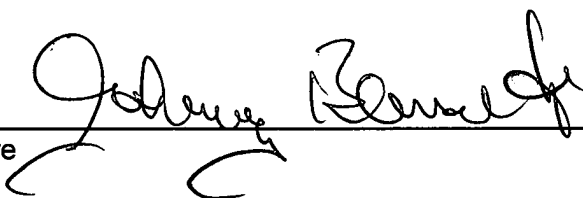
Docket No. CFPB-2016-0025

Date: _____

I am writing this letter because these
rules will take away my ability to borrow
money.

I want a pawn what's mine

Signature



Print Name

Address

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date:

9/22/2016

I'm writing to state my opinion upon the ~~the~~ NEW~~s~~
RULES OR LAWS IN WHICH YOU'RE TRYING TO PASS. RIGHT NOW
AND I CAN SAY PAYDAY LOANS (SPECIFIC) LENDING BEAR
HAS BEEN AWESOME. IF IT WASN'T FOR THEM I WOULDN'T
BE ABLE TO KEEP MY HEAD ABOVE WATER. IT SHOULDN'T
BE UP TO YOU TO DICTATE HOW MANY LOANS I CAN GET
THRU-OUT THE YEAR. I FEEL YOU SHOULDN'T PASS
THIS LAW. BAD IDEA!

Signature

Print Name

Address

City, State, Zip Code

Chon Bernard Hardy-Ramsey

112 KINGSLEY SP

East Palatka FL 32131

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I am writing this letter because these rules will take away my ability to borrow money using my car title I do not understand why this is happening.

It is my car, I paid for it, and the title is mine. If I want to use my personal property to borrow money.

It is none of the Government Business

Do Not pass these rules!

Judith A. Brown
Signature

Judith A. Brown
Print Name

5225 Jamestown Rd.
Address

Waycross, GA. 31503
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-08-2016

I wanna pawn whats mine.

Sean Merkle
Signature

Sean Merkle
Print Name

907 Community Drive
Address

Waycross GA 31503
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I am writing this letter because these rules will take away my ability to borrow money using my car title. I do not understand why this is happening.

It is my car, I paid for it and it is my title. If I want to use my personal property to borrow money, it is none of the government business.

Do Not Pass these Rules!

S. Melton

Signature

Sue J Melton

Print Name

31 Quail Run

Address

Waycross GA 31503

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 7/8/16

~~monica~~

For us to be so
Free quit
Takin our
stuff

Kelly Dryden
Signature

Kelly Dryden
Print Name

11401 N. 1st Ave. #31563
Address

City, State Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

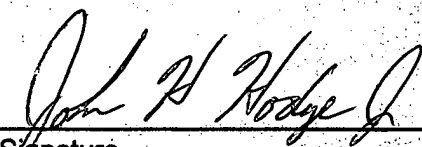
Date:

9/9/14

I am writing this letter Cause the
rules will take away my ability to
borrow money using my car title.

It is my car, I paid for it, The government
needs to stay out of my business

Do Not pass the Rules!



Signature

John H Hodge Jr

Print Name

6896 Dave Bennett Rd

Address

Waycross GA 31503

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/9/16

I have been working in title pawn/pawn industry forgoing on four years. It has provided for myself and my family. I feel this industry provides a much needed financial source to those in need without the struggle of Credit Checks and other objectives that prevent them for borrowing money. Without this service some people may go without food, electricity, or even gas. -

Short term loans such as title loans are useful for things such as Christmas shopping or back to school shopping. Not only do I provide this service but I also use this service for Christmas and back to school.

Passing these new rules by CFPB will have a huge negative impact not only on the consumer but also the employer who depend on this service to provide for their families. DO NOT PASS THESE RULES!

Michele McClaskey
Signature

Michele McClaskey
Print Name

2976 Lynelle Lane Lot 3
Address

Waycross GA 31501
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Dear Sir or Madam,

I have been coming to Fast Pay Day loans for over a year once my salary was cut from my current employer. This helps me stay up to date and current on bills. I hope that you will take this into consideration before putting restrictions on this service.

Sincerely,

Brianna Jefferson

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/8/16

I am writing to letter because these rules will take away my ability to borrow money whenever I want to, without any high interest rate loans that banks charge. Sometimes pawn shops are really my only & best choice to pay my bills.

Don't pass these rules!!! Please!!!

Denise Simmons

Signature

Denise Simmons

Print Name

1095 W. Orange St

Address

Jesup, GA 31545

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/9/2016

I'm writing this letter as a
Concerned Customer of Lending
Bank, I feel as if I should
continue to be allowed the loan
that I may need off my title
because of me living as a single
mother of 3 I have alot of
unexpected bills of all sorts at
times.

Terri Davis

Signature

Terri Davis

Print Name

117 Sabring Place

Address

Savannah, Ga 31404

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-8-16

I would like to receive what I want for
my property when I need it.

Signature

Print Name

Address

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-9-16

I'm writing this letter in concern about,
being able to borrow money for property
that own, to pay bills catch up on bills
on line to be able to provide for my
family and help to be able to make
it as for as paying taxes, bills, and
be able to eat if the government takes
this away it be hard for me or my
family to get by.

Thomas Capers
Signature

THOMAS CAPERS
Print Name

2325 Mississippi Ave
Address

SAV, GA 31404
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9.9.16

/ William Funder works
like to receive as much money
for my property as I can
get on whatever the value
is.

Signature

Print Name

Address

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

The Short-term loans I have been able to
get has help me pay Bills keeping car
maintain. When I get no hours @ work.
Having this strictly - laws can help hurt
single-family household. Sometime people get in
a situation where we need help and the law
will affect alot of families not in a good way

Monica Jefferson
710 1/2 Street
Tifton Ga. 31794

I Am Keldrick Harrison

Speedee Cash helped
me in a bind THANKS
Speedee Cash

~~the~~ b1H westover

Kurtin Harrison

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO WHOM THIS CONCERNS

BECAUSE IT HELP CUSTOMERS WHEN WE NEED
HELP IN CRISIS SITUATIONS!!!

I WOULD BE PISSED OFF!!! BECAUSE THAT MEANS
I WOULD HAVE TO GO TO OTHER LOAN COMPANY WITH A
MUCH HIGHER RATE AND IT TAKES AWAY FROM MY CREDIT!!!
IT WOULD HURT ME, AFTER BUILDING A RELATIONSHIP
WITH THIS COMPANY AND IT'S NOT FAIR TO ME AS A
CUSTOMER - SO BUZZ OFF OF THIS COMPANY AND LEAVE
THEM ALONE!!!

Teresa Howell

TERESA HOWELL

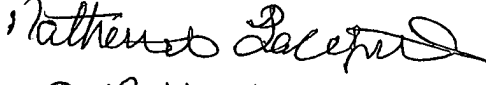
P.O. BOX 32

CUSSETA, GA. 31805

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

good for when you miss ~~work~~ and dont have money to pay bills
good for when you have something mess up on your
vehicle.

Nathanial Lacefield

8018 Hughes Ave
Avenasboro KY 42303

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To acknowledge my concern
Payday loans have helped me
pay bills, buy groceries,
and survive.

Kitty J. Roland
Kitty J. Roland
1632 madison St side B
Henderson Ky 42420

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Because payday loans keep people with bills
& food or what ever you might need when
you're out of cash. alot of people will be
hurt if they take away payday loans.
Its helps my house hold out when I'm
low on cash. I vote yes. Keep it!

09-2/16

Shemika Biden
Demetria Biden
27 Bedford St
Delmar, LA 71232

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Barbara Green Love d.!! With Cash
Can pay d.!! when I need it they are
all way there and all people need
~~be~~ all the help they give us.

Thank you.

Barbara Green

Barbara Green

9-6-16

227 E 1st Ave Rd
Birmingham LA 71295

B. J.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

the loan help me to paid bills
medicine and home maintenance without
a lot of requirements

Iris Dominguez
Palomo

Iris Dominguez Palomo
1400 Lucretia St
Albuquerque NM 87121

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

N.M. Title loans helped me
to pay a bill that needed
to be payed ASAP. This is
a convenient Place. Fast and
friendly.

MAURA MADRID
Maura Madrid

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-2-16

To Whom it may concern

I was in dire need and RPM
Lenders gave me the Funds I
needed the same day. Very helpful
& really worked with me. I have
payed off 2 Loans and if
I ever need another I would
come to them. Thank you

Dana @ Moore
978 OLEANDER
FONTANA, CA
92335

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Good Afternoon,

My Husband and our family live less than paycheck to paycheck. My daughter has a heart condition, my husband has diabetes. We do not get any assistance from the Government. These loans help us when we are short, they help us when we need to purchase medication, they also help us catch up on our bus when I have to miss work do to hospital visits with my daughter.

Please do not make changes to this, this helps us stay afloat and help us make it.

Angie Farris

882 Kate St.
Texas -

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern

I, Karen D. Green use the pay day loan a Title loan organizations, or as such because I do not have the economical ability to sustain my house hold when unexpected, out of the ordinary expenses occur.

I am receiving Social Security Disability, I receive \$16.00 in SNAP, I pay for my medications via tier 1, 2, a 3. I pay out of pocket \$45.00 each time I have to go to my: Pain Management, CSB, Vascular Surgeon, Neurologist.

Please understand, I know of hardships when needing to acquire a traditional bank loan is not an option due to insufficient monthly income.

Companies like these are here for people in situations as mentioned above. Legislation not for the people in the need of a service should stop, desist all miss informed, unwarranted action that will hurt the economic recourse that we the people in need of this service.

Sincerely
Karen D. Green
Karen D. Green
8-2016.

1337 Roanoke Ave
Newport News VA 23607

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

They want to limit my loan and I think that would be wrong, because my kids needed me to ~~to~~ help them at one point and the loan came in handy with no problem.

I wouldn't want to go to different places to get a loan, but to the one that I deal with.

when I needed my car repaired or help with my bills and personal thing this loan places was here to serve me.

I would like for things to stay the same for many reasons, I wouldn't want no one to no all my business and want I need the money for just as long as I pay back on time what is required. and anything else that is needed. I no other people might make it bad for others, but think about the ones that is doing things by the book ok. Thank you.

Mary Buchanan
9-8-16

MARY Buchanan

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I, Clifford Smith, depend on
Pay Day ^{Loans} to help me make ends
meet from month-to-month.

Clifford Smith
4277 Chippewa Apt. 24
Saint Louis, MO 63116

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Payday loans Help me. when no one
else would. They Help me get the
the money I need to pay my bills.

Shuntago miles

Shuntago miles

1112 Polk St Apt A
Winnsboro La, 71295

9-9-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may Concern:

Myself & my fiancé are a young couple still starting out, trying to get on our feet & support a family. In this day, I don't have to express how hard it can be to make ends meet as any wages, let alone in a Blue collar level. With unexpected & pre-arranged expenses, we often find the need for a little extra cash & we need it ASAP. Loan companies are EXTREMELY Beneficial, convenient & quite often, nearly literally Life Saving... they are definitely life changing. We are building up to make our family PROSPER & cutting out the convenience of a quick & easy loan would be utterly devastating. I know we are not alone in this. I appreciate your time.

09/09/16

Kim Reynolds
202 Rose Avenue
Windsor LA 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern,

I've used NMTL for many years and have never had any problems. They've helped me ~~for~~ in times of desperate need in between paychecks, For things such as, rental deposit, automobile repairs, and other essential things. I am disabled and receive monthly benefits and in between paydays they were there when no one else was.

Sincerely,

Edward J. Balcor
2323 Casa Rufina RD
#607
Santa Fe NM 87505

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To CFPB,

Don't stop the loans every time we
get paid. It will hurt us.

Because I have a lot to pay After
I pay you and I need to ~~Receive~~
Receive it Back to pay other bills.

ELIZABETH JOHNSON

Elizabeth Johnson

2201 Mill St.
Winnsboro La. 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I am opposed to the new changes in the law due to how loans will be handled. Sometimes when all else fails it's good to have a reliable source to depend on when all other options have been exhausted. I hope that you will reconsider the new laws.

Tishonda Farley
Tishonda Farley
PO Box 39851
SA TX 78218

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Keia Williams came in today to get
a payday loan to help me get to the
next payday if it would not have
been for the payday loan I would
not have made it Thanks

Keia Williams

9-6-16

7600 E Houston Rd
Houston TX 77028

Keia Williams

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Monica Jackson

Today I needed a loan due to the fact it was back to School and we fell on hard times this year which happens to us all thank fully I was able to obtain a pay day loan which enabled me to insure my children recived what they needed for School. Im against makeing the pay day loan application processes harder to qualify for Im also against the limitations on the pay day loan amount and longer waiting periods. This is not the first time my family relied on a pay day loan to help us in an emergency Situations. We only borrow what we need and pay it back Immediatly Please do not take away our right to utilize these Services. Thank you for your time.

melissa luna
melissa luna

7306 Bustling Brade
San Antonio Tx 78249

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it May concern

I oppose any changes on all payday loan
limitations there are times when an
emergency comes up and if these changes
go thru everyone will be affected in
more ways than one

Thank you

Maria Hernandez

MARIA HERNANDEZ

414 N. SABINAS

SAN ANTONIO TX

78207

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Am writing to tell you that
I'M Against people in right
to get a loan when I need one.

IT is My money I can Manage
it How I feel it better for
Me.

Thanks
Julia Arndor
Julia Arndor
330 W. Shelby Dr.
Apt 9204
San Antonio, TX
78228

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Step 2 Long waiting periods between Loans

Step 3 Not having anywhere else to turn for the money you need.

Step 4 Utility Bills

Roy, Anwarado
x Roy, Calver

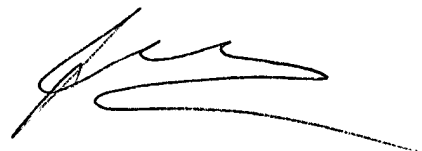
3400 Roland Apt. 301

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against the restrictions for the CFPB Rules because I want to have the free will to decide whether my family and I are dealing with our financial situation. This process makes it very hard and difficult if changed. This loan helps my family and I to get by till the next pay day that I have.

Pedro R Almanza
5507 Copperhead Ln.
San Antonio, TX, 78222



Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

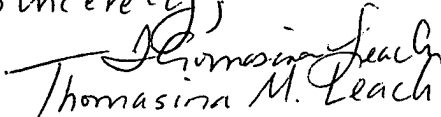
Docket No. CFPB-2016-0025

8/22/16

To Whom It May Concern,

I am against the proposed bill due to the fact that it's a more complicated loan process. This would affect me & my family personally by not allowing me to pay my bills on time. The way the loan process is currently set up helps me immediately by providing a quick answer & addresses my needs. I've been able to pay my bills & provide things that my family needed.

Thanks so much for your attention to this matter!

Sincerely,

Thomasina M. Leach
5203 Dulce Field
San Antonio, Tx 78227

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I disagree with someone dictating the amount of Loans I can have and how long I should have to wait before getting another.

~~One~~ This will cause me to not have a back up when emergencies happen

- paying bills on time.
- Medical matters

This payday loan is helping me to fix my car so I can get to work everyday and put food on the table.

Jennifer Ragdale J. Ragdale 6300 Fox Run
S.A. TX 78233

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Am writing to tell you that
I'm against people in Washington taking
away my right to get a loan when I need one

12/12/16
12/12/16
12/12/16
12/12/16

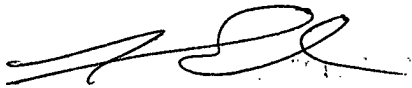
Jon Wilton

Lt 33 Baerwald mHP
Dover DE 19901

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I AM WRITING TO TELL YOU THAT I'M
AGAINST PEOPLE IN WASHINGTON TAKING AWAY
MY RIGHT TO GET A LOAN WHEN I NEED ONE.



MICHAEL ELMORE
345 MORGANSON DR.
MAGNOLIA DC, 20962

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against it because the payday loan helps me pay my rent on time and prevents me from getting evicted. If the rules are passed it might prevent from getting my bills paid on time.

Tyrone Credit
Tyrone Credit
2005 Martin Luther King
Jr Dr Apt E
Winnsboro, La 71295

9-9-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you that I'm
against a reform change which will
take ~~away~~ away my option to get
a loan when I need one. Payday loans
has helped me during my difficult times
although the interests are high, it has
benefited in the long run.

Sincerely,
M. Hong

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-22-16

on behalf of Lending Bear. I'm in need
of there services due to family and
finances. They helps me and the town
out a lot and I'm am grateful for
them as I would be, bad off at times.
So please take in consideration, of them
staying open forever, Thank You.
Waymen Kirby

Waymen Kirby

Signature

Waymen Kirby

Print Name

430 Pomont Ave.

Address

St. Augustine FL 32084

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I sometimes need a loan to
help me through the month.
my washer broke and I needed
to buy one and the loan
helped me alot.

Linda Mcneal
LINDA MCNEAL

2735 CARBAGE HAMMOCK RD
SAINT AUGUSTINE, FL 32092

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

9/10/16

Docket No. CFPB-2016-0025

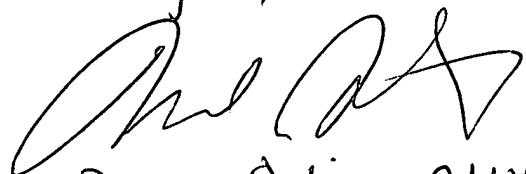
To whom it may concern,

My name is Daniel Ortiz and although
Payday loans are a catch-up tool for me,
they are necessary for others. I oppose the
following restrictions:

Limit on loan amounts
& the waiting periods within loans.

I think this because I have student loans that
would put me in a financial hole, therefore putting
my families housing and necessary utility at risk.

Thank you,



Daniel Ortiz 9/10/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9.22.16

Do not Pass these
Rules! Unless you
would prefer I ~~live~~
live off of welfare!

BH.214
Signature

Brenda HEICS
Print Name

3376 STRD 207
Address

ELKTON FL 32033
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

My name is Bernard I really disagree with
the decision concerning the loan on the vehicle. I
would ask that you reconsider the decision. Thank You.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To CFPB

Please do not change my right to get a loan when I need one. We the people need this loan company for more reason than you know. For our family, Betty can require for sickness. When these things come up places like Cash Cow are there to help us.

Please do not change

Please reconsider your plan to change the policy on the New Federal Proposed rule

Mitchell Pitts

9/17/16

P.O. Box 314 Jackson LA 70748

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that
I'm against people or the government
taking away my right to get a loan
or need my financial information
to write a check.

It is no one business
what I do with my money I
work hard for it and I pay
my Taxes.

Marlenea Goodpaster

Marlenea Goodpaster

7300 Harp Pike

Frankfort Ky 40601

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Being able to receive a loan when i am in need
is a great help. Trying to stop the process is
uncalled for. Please consider not doing this
to the people like me that need the help every
once in awhile.

Thank you,
Mary Wivier
445 Meadowview
dr. Christiana TN,

37037

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

9-9-16

Docket No. CFPB-2016-0025

Marin Espinoza

I benefit greatly from loans in case
of an emergency happens like my bank
blocking my account for suspicious fraud
towards my account or any personal or
family issues. Besides were paying it back!!!
2751 Mountain View Rd
El Monte CA 91732

Marin Espinoza

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Sep-1st-2016,

Docket No. CFPB-2016-0025

Pay Day Loan Help me
SURVIVE FINANCIALLY in
between Paid Periods.

Please Do not take this
Service Away is
important to many People
INCLUDING MY SELF.

Thank you Very Much!

Jausto M. Baga.

11916 Painter Av.
Whittier Ca. 90605.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-1-16

Payday ^{loans} are beneficial because it
helps me when I am in a bind.

I have used the loans to pay bills
and used it for emergencies. Please
keep them open to serve the community

Thank you

Martha Cull
11639 Goldensale Dr.
Lathrop, CA 90638

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-10-16

Ruben Garcia

It BENEFIT me to pay Bills when
I'm short. And it Helps other
people in the same position that
I'm going through. PLEASE DO NOT
CHANGE ANYTHING ON THESE PROGRAM

Ruben Garcia

Ruben Garcia

9972 SPRINGLAND DR.
WHITTIER, CA. 90601

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

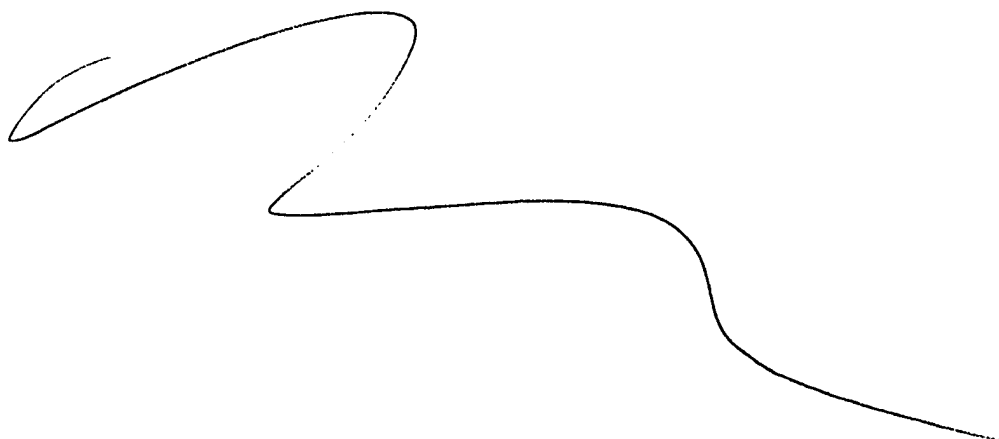
9-2-16

Docket No. CFPB-2016-0025

payday LOANS Beneficial
Because it Helps me when
I am in a Risk
I have need the LOANS

 Arthur Ledesma.

9523 BRIGHT AVE
ATLANTA GA 30605



Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-16-16


I'm writing this letter in regards to the new rules (proposed)
for payday loans. I am totally against it as these loans have
helped me on numerous occasions in any times of hardship



Signature

Marcus Holliday

Print Name

 11432 Montego Bay Dr, W.

Address

Jax, FL 32218

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Rachel Roark Am Writing on behalf of the
handwritten CFPB situation, I personally feel like title loans
should be allowed, I pawned my tittles 2 times to Speedee Cash
Cause I didnt have alot of help and my family is very judgemental
and wont help me with bills unless I do something that they want.
Speedee Cash has helped me support my 3 kids by myself. Im
blessed that I could pawn my tittle so that I could pay my kids
dentle insc. And school clothes without being
judged about anything.

Thank You Rachel Roark

140 Parrish Rd.

Bainbridge, Ga 39817

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It Concern,
As a customer its a importance
to keep Little Pawns business open.
Because when a emergency
comes up you can't go to family
members or friends, however, due
to the economy so hard. its
a ~~necessity~~ ^{must} to keep them open.

Brenda Pearson
5577 St. Matthew St. John
D'ulle, Ga.
39845

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO may who dis concern is title pawn
his Been a Big help to me they call
me when my payment do. I never
had a promble with them. they are
Some nice people to work with.
and I will love them to say open.

Chifonna
porter

PO. BOX 443 Bainbridge GA 39818

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern. The
title Pawn companies are
good for some people that
need the help. It help some
of us to get through the
hard times in order to
make it for some months.

Sincerely yours
Cristi L. Hayes
105 Ryan Court
Bainbridge, GA
39817

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel like title pawns help me get through a financial crisis. I would like to pay my title pawn off, and get another title pawn. title pawn are very helpful.

Daja Cross
3291 Fowstons Road
Bainbridge, GA 30812

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Pay Day Loans Do help me because
Sometimes I may not have enough money
for a Bill or Anything else and I can
Come here and Borrow the small cash
I need and when I pay it back its
nice to know that I can Re borrow
Some money Right then. Dont have to
wait Days to do this.
Think this is a good thing.

Carolyn D Wilson
CAROLYN D. Wilson
1201 Universal Drive APT #C-5
Phoenix City AZ 85067

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Do not feel That changes should be made To the loan process to make it harder for people like myself. Should be changes to make it easier for people to get a loan. The 24 hour period should be removed as well. I needed a loan and got it. It is my money and I have the right to use it as I see Fit.

Ronald C. Pierce
5509 Borker St.
Jacksonville FL 32202

Ronald Pierce

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Speedee cash has been there when
my car break down I can go to
Speedee cash for help over 10-14
years I have used speedee cash

Christopher Belman
352 Rose Hill Rd.
Jayette MS. 39069

9/3/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

It would be a big inconvenience for these restrictions to take place in this business. Fast payday loans has been a huge help to me and my family. I feel like the customers pay back the money plus interest so how is that hurting anyone. This company will continue to make money with loyal customers like me.

Thank you,

Angelina Polare

Loyal customer
of 2 years +

(386) 288-2667
call for any
questions.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel that my private information as
to why I need to borrow money is
none of the Governments business.

Cheron Gilliard
Cheron Gilliard

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

It's my money now I chose to do it
is my business.

27006 65th Rd
Branford Fl. 32008

Reed CAm

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Listen these is my money I
will do AS I ~~want~~ want,

Sam Downing

495 SW Atlas Dr.

Fort white FL. 32038

September 2nd, 2016

To whom it may concern:

Monica Jackson, Executive Secretary

I would like to explain why it would be a real hardship not to be able to get extra cash when I need it. Pay Day Loan has helped me, not to go hungry and pay bills on time.

Ⓐ Check doesn't always come in on time or a lapse time to go to Bank.

Ⓑ I have extras like Repair Bills.

Ⓒ Utility Bills go up - as my check does not go up.

Ⓓ Dr Bills, increased medicine.

Ⓐ Groceries and extras - A Funeral etc. And many other things come up in a month.

Thank you

Sincerely,

Lois F. Coomes

Lois F. Coomes

3520 Sandpiper Ct

EVANSVILLE, IN 47715

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Thank you for "concern" but as a legal and
real estate professional, I don't require the "nanny"
protection this new regulation is designed to offer.
Please mind your business and stay off of
people's affairs.

Sincerely

Kalra Financial Group, LLC, Real Estate Broker, Ltd, CA
327 W 6th Street #1007
Long Beach, CA 90802
Sept. 2, 2016

Cathy Capelhas
Heldo twilight in
St Robert mo 65584

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

- ☒ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☒

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.

Cathy
Signature

8-26-16.
Date

Sept 2, 2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel this is unfair
and I do NOT approve.

Ann Weinstein

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Speedie Cash has helped us so much and it has been more than once. We make our payment & as long as we need them at despret times they are here to help us. I am against bannding the loans Everyone needs help every~~one~~ now and then. Please don't stop the help people need. no one was born with a silver spoon in their mouth & a loan comp. is here to help us people that is in need.

Thank you,

Cindy James
112 West Bethel Ave.
Moultrie, GA 31768

Cindy James

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

My loan business is my business.
I am not hurting anyone and it is not
your place to interfere. I already have to
verify my income and other financial info.
It is very hard to survive off of disability
this is the only help I have.

Please leave us alone.

Shannon L. Baish
869 NE Gumswamp Rd.
Lake City, FL. 32055
386-867-9163

GO NOLES!

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

WHERE MY MONEY IS SPENT
IS NO FUCKING BUSINESS OF
YOURS. WHEN I RECEIVE AN ITEMIZED
ACCOUNT OF ALL YOUR TRANSACTIONS
I WILL SEND MINE. If this letter
offends you, feel free to visit
www.eatmydick.com

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

If I pay my loan. stay out of my life.
I need to eat.

Robert K. [Signature]

1399 S.W. Zesty Circle
Lake City, FL 32025

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you people in Washington taking away my right to get a loan when I need one. If they limit on the loan amount I will not be able to afford rent. I use these loans to pay for rent and groceries, and gas for my vehicle to get to work.



Brett Bowker

2229 Eastern Ave, Davis
Ia, 52803

656 Longbow Ct
Stone Mtn GA 30087

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Georgia Auto Pawn helped me in my time of need. I was in a financial hardship and I was able to handle some bills with their help.

Stephanie Robinson

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against Washington taking
away my rights to borrow money
any way or time I want to!!

Kayla Boardman

- Kayla Boardman

750 Oakley Drive
Marietta, GA 30064

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

W. H. Roe
950 Seawall Branch Road
Clifton Twp. 38425

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Patricia Henry
363 Conhill Rd
Olivehill TN 38475

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

my name is Jay D Whittle
if this comes in effect it will
hurt me financially on my income
I don't mind paying the small fees
to borrow money some time we all
need a little help money wise
and you never know when
that might occur. the loan will
take more time, are lenders we
take loans in a year. I must not make
it for a long period to receive a loan
my maximum loan amount would be
affected I hope this does not pass
for a lot of people will go hungry
& can't pay their bills
Thank you
Jay Whittle
BONNIE GIBERT
FEB 10, 04 4372

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

09-03-16

I Maribel Garcia am aposed to passing the law of determining when and how much of a loan I am able to apply for. I am a single mother of 5 working a full time job to pay my bills, car insurance, health insurance for my children and every thing else that is needed. Some times I don't have the funds on time to be able to take care of these situations. Some times I don't have enough for school clothes, shoes, supplies my children might need. Being able to apply for a loan when I need it makes it very convient for a person like myself. Verses having to over draft my bank account or use a credit card which will put me more into debt. So I ask that you please do not take this option away from us.

Thank you,

Maribel Garcia

MARIBEL GARCIA

214 Blanchard St.
Texas City, TX 77591

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

HELPS WITH MEDICAL BILLS
HAS HELP US GET BY FROM MONTH TO MONTH

Tony Ash

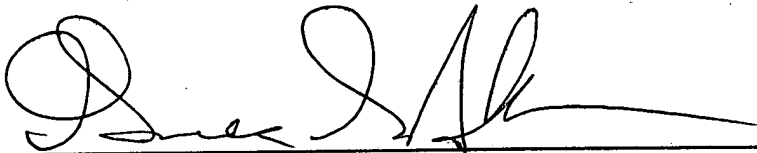
1064 BELLA VISTA DR SIERRA VISTA

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/6/16

Do not Pass these Rules.



Signature

Gene S Adelsparger

Print Name

300 Somer Breeze Way

Address

St Augustine FL 32086

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Jackson,

Please don't pass this law, I count on this pay day loan dept. Basic on my income if I pay my rent of \$475.00 a month I will have only \$200.00 dollars left to pay elect, phone, food, gas. So I count on the extra money for other things like clothing too. And if you pass this law alot of people going to be on the streets, and I will be one of them. Please think about what this will do to people that count on this pay loan every month.

Thank you

Lilli Flowers

1-386-755-6953

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

It's my money I do with
what I want.

Ann Helmick
447 NW. Hamilton St.
Lalce City FL 32055
386-269-2149

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

My name is melinda Hartwig. if this Law were to pass I would be unable to pay my bills on time or feed my children waiting on paydays. We Live paycheck to paycheck and having 5 children not having a system in place to borrow money when needed would be devastating for our family. I ask this Law would not be passed.

Thank you
Melinda M. Hartwig
327 NE Fronie St.
Lake City, Fl. 32055
386-697-3985

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I AM AN ADULT AND
I CHOOSE WHAT TO DO
WITH MY MONEY AND MY CHOICES
BELONG TO ME, NOT YOU!!

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This new law/regulation will seriously complicate living expenses for us. Had it not been for this process that is now in effect we would have been homeless. The long waiting periods would impact us in an emergency situation.

I would have no where else to go for the money at this point that is so needed. This process has not caused me any hardships but kept a roof over my head.

Its my income that was/has been affected by all of Washington's rules/laws its my money and I need to be allowed to handle it my way.

Regan Mick
412 SW Karnville Ave
Lake City FL
386-365-7884

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

9-3-16

Docket No. CFPB-2016-0025

If we can't get help thru
Payday Loans, We wouldn't
monthly.
be able to pay our bills.
Please do not change this.

Ty

Esther Harhoff

352-538-9119

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-6-16

Do not pass the laws that will take my
right to short term loans.

C D McViken

Signature

CHERYL D. McViken

Print Name

5465 Datil Pepper Rd

Address

St. Augustine, FL 32086

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Government should not be allowed to
interfer with my personal finances.
Let me handle my own business.

Pamela Plutman
2326-25th Terr
O'Brien IL 32071

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Heather Nash 247 SE James Ave Lake City, FL 32825
(386) 466-6132
Making the process longer, could make this
business have less customers. With the
process that you have now, I can come in
on my lunch break which is an hour long
and have my stuff taken care of.
I get this loan to help me with multiple
things. Daycare, light, water, groceries are just
some of the things I use this for.
Our paychecks are not enough to get us by.
We use this as help to make it through life.
Nothing should be changed in the process
of getting a loan. It should not matter
how we use this money that we borrow &
pay back or top of the fee that you get
back out of our money.

Heather Nash
Heather Nash

9/03/2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Leonard A. Hurst
4738 Camargo-Levee Rd.
Mt. Sterling, Ky. 40353

Ms. Jackson,

I am writing this in regard as to the proposed Govt. sanctioned penalty's & laws that could be a reality in the future.

I for one am against stricter laws or rules. Some of us are disabled, thus, not being able to perform as we once did. I like the air I now breathe. Not so much as to having to be told I can or cannot make my own decisions as to whether I want, need, or both a loan to pay bills on a month to month basis.

I could very well lose utility service, vehicle insurance, and in the past a residence I very much could have lost if not for my so-called 'pay-day' loan.

Thank you very much for your valued-time & consideration to this much-pressing matter.

Sincerely,

Leonard A. Hurst

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

My name is Clarence E. George, and I have
been here with cash xpress for 6 or 7 years and
I've always been done nice by the employees.

Clarence E. George

Tawana Vance
5043 Eagle Valley
St. Louis, MO
63136

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

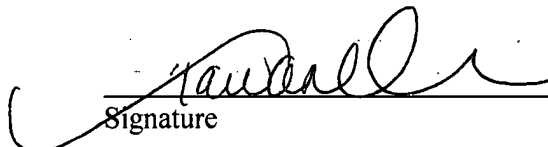
Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

- ☒ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.


Signature

8/27/16
Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

*I must say, that Speedy Cash help me in Time of need.
This is a place I surly use, but in the Time of need
they were there.*

*Ann L. Smith
828 Muth Mill Road
Amesbury, MA. 31719*

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I, Linda Caldwell have been
a ~~constant~~ custom of Speedie Cash
for years I need them because
when time get had for me
they are there because it hard
trying to live from month to
~~month~~ month.

Linda Caldwell
9-2-16

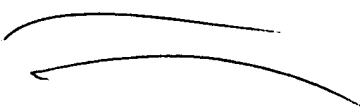
Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Dear Mrs Jackson

I have been a customer of Speedee Cash for 3 years. They have helped me out when I couldn't pay a bill mostly rent. By coming here once and awhile for help where Banks don't help people like me at all. Its nice to know they are here to help. Thank you for your attention.

Christina Bellamy
Americus, GA



Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-16-16

Please do not pass these laws
to deny many the right to loan
money.

K. Whitfield

Signature

Kenya Whitfield

Print Name

68 N. Whitney St

Address

St. Aug., FL 32084

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

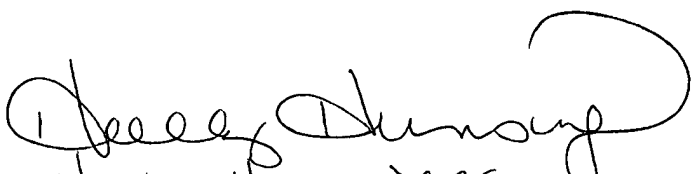
IT'S MY MONEY, WHY WOULD ANY
ONE TO DO THAT, TO US WHO ARE
COUNTING ON GETTING THAT EXTRA
HELP EACH MONTH, SO
PLEASE DON'T LET
THIS HAPPEN.
WE NEED ALL THE
HELP WE CAN GET

FROM PHONE# 386-497
ADDRESS
264 S.W. Shell/CROCKER
RD. FT. WHITE FL 32038
Kathy M. Maim 1441

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

So when it may concern,
this is my money and my
business how much money I
Spend in my income. I get my
loans and always return it
back on time!


Holly Hunsinger
9-9-16

631 Pinewood Dr
Stark FL 32091

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept 9, 2016

I am writing this letter because I don't want my rights to borrow money taken away from me. I don't understand why the gov has to tell me how many loans I can have, how much I can borrow or stop me from borrowing altogether.

I work hard for my money but live paycheck to paycheck. I sometimes need to cover unexpected expenses and use a payday loan.

I used ^a payday loan to get my checking account back in good shape after I make a mistake. The cost was much cheaper than overdraft fees & the bank charges.

If the CFPB passes all these rules where do I go to borrow the money? I don't want to go to gov. to take my rights away.

Don't pass these rules!


Signature

Print Name

3136 Lakeside villa Rd
Address

Orange Park FL 32073
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date:

9/10/2016


I HAVE A RIGHT
TO Borrow Where
I Want!!!

Signature

Print Name

Address

City, State, Zip Code


Venantius Sany

10010 Belle River Blvd

MA FL 32256

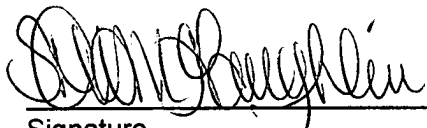
Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: August 27, 2016

The most important thing to a parent is Providing Security; And Sometimes situations happen financially and a pay day loan is always in my reach. I am wholeheartedly against passing these "RULES" pertaining to the limits and stipulations about Pay Day loans.

Having a waiting period is an Inconvenience to loyal and responsible customers. This "RULE" should not be passed. Pay Day loans are a Life Saver, Period!



Signature

Shanika Hill McLaughlin

Print Name

Adel University Blvd N. 1116

Address

Jacksonville, FL 32211-3204

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom it may concern:

I am against the option of being able to get the help I need through a pay day loan. Please understand that it is a necessity not a want.

*Sherry McNease
987-Nwy 874
Winnsboro, LA. 71295*

*Sherry McNease
9/3/16*

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it May Concern:

I am against all of the proposed restrictions because if passed it will leave ^{me} in a position of not being able to pay my bills also all of the hidden fees with credit card and other personal loans I will not be able to pay for leaving me in a worst situation than the payday loans.

An example of needs that have been ^{met} by the payday ^{loan} is I have a granddaughter that is now a senior in college and this payday loan has paid an intricate part in books, food, gas for her car. When I got the first loan I could not imagine not being able to get another one.

Personally the government has so many other problems that they need to address, this is the furthest from my mind.

Everytime A T & T ^{take} \$100-\$300 from me and there is nothing to be done about it legally. They ^{are} changing their rules on charging all their high fees and then come with this thought. I call stealing legally as the Credit Card Company, ATT and other loan companies a real problem. The poor cannot get it any help at all. Now you want to take that away.

Deloris Gentry
Deloris Gentry
P.O. Box 694
Newellton La. 71357

9/2/2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Am Very CAPABLE of MANAGING
my own finances, This helps me with the
little extra that I fall short on when I
move it after falling short of paying my
bills, It helps A lot.

THANKS, *Patrio Thomas*

Patrio Thomas
3307 BALDWIN DR
WINSTON-SALEM, NC
71295

09.02.16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9/2/16

I need this type of loan to ~~not~~ continue to make
should I get my bills payed. I would not be able to pay
my bills and they would be more ~~exp~~ money pay at a later date

Ada Hutto
1630 Hwy 15 Lot 8
Winnsboro La 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I dont think yall should end pay day because
it very helpful for us

Shatele Davis
Shatele Davis

156 Hickory Circle Apt 09
Wishner LA 71378
9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern, I Carolyn
Vaughn. Need this company and
Appreciate Cash cow. In time of need.
if this company. Limit our loan,
it would hurt me & other clients.
So please re consider this action.

Thanks
Carolyn
Vaughn

Carolyn Vaughn
P.O BOX 388 Columbia SC
29204
9-3-16 7/4/18

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

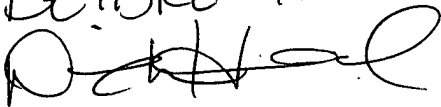
Loan's help me pay bills when I don't
have chances to pay. I'm a disabled veteran
and have a family and a list of medical
problems as well. I have to travel from
Shreveport, La. to Jackson, Ms just to see
my doctors.

Lamonta Murphy
Lamonta Murphy
P.O. Box 3
Rayville La 71269
9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

The short term loan that I received from Speedee Cash has helped me in a tremendous way. I am opposed to the new law the would require a limit to the amount that you would get. If my credit was up to par it would have gone to a bank.

DEIDRE HOWARD

1006 Madison Ave
Tifton Ga 31794

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Payday Loans has helped me financially,
I live paycheck to paycheck and this has
facilitated alot for me when it comes to
Paying bills. if payday loans were to be
removed I think it would affect not only
my financial stability but everyone who
goes to the Pay day Loans for similar or
different reasons.

A handwritten signature consisting of a stylized 'A' with a circle around it and a flourish extending from the bottom right.

Aniel Mejia
4511 oak terr Dr
green acres FL 33463.

9/3/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern,

I use payday loans, because my social security check doesn't cover our bills, even with my husband working a full time job.

We rely on this company to help us just make ends meet, if you discontinue this company I will be unable to pay my mortgage, or I will have to stop paying for my medicine.

It is my chose to come here to use this payday loan to my advantage, and I don't feel any government agency has the right to decide how I make ends meet, when they get paid and don't do their jobs or have to pay medical bills.

Sincerely
Charlene Walker
Charlene Walker
3711 S. 56th Terrace
Greenacres, FL

9/3/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom It May Concern,

I use payday loans, only when I need them. My wife and I barely can make ends meet. When we have an emergency come up in our life, like a death in the family, a flat tire, car problems or medical problems.

It is my choice to come here to get a loan and I feel unless you spend time living in a middle class person's situation you have no right to tell me how to make ends meet. I am not doing anything illegal like selling drugs. I feel the government doesn't know how people get by these days. You get free insurance and great pay with time off when we need you to take care of things like the alga or Zika crisis.



Paul D. Walker
3711 S. 56th Terrace
Greewood, FL 33463

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I got loan for school clothes this
loan save my life please don't let
them go out business they need a jobs
they very finel !!!

9/9/16
John Washington
John Washington
816 Roger DR
W.ansboro LA, 71295

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

9-2-16

To Whom it may concern:

I feel like you making us wait to renew our loans is a hinderance to the company! So many people live check to check and w/ the option of renewing the loan upon paying it off allows us to have money between pay checks. PLEASE don't make this a regulation

Michelle Wayne
312 Wildwood DR
El Dorado, AR 71730

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may concern:

I'm writing to explain why I am against payday loans no longer being available to me. They have helped me in the toughest times of my life, and helped me get back on track. I hope that this letter will help you reconsider your decision, due it, not only, not being there when I or anyone else really ~~needed~~ it, but, also, due to the fact that you're losing great employees who enjoy what they do, and treat me like I'm appreciated. Please don't take payday loans away!

Kandace Bowman
Kandace Bowman

3207 Earle Dr.
Winnsboro, LA 71295

9/9/16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This payday loan has helped
me when I have needed fast cash
Thanks
Morgan McKinney

Morgan McKinney
9/9/2016
Po Box 332
Crowville, La
71230

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I think you need to contest with the loan
that the way I paid Bill with the money
So please ~~don't~~ contest with the loan and
don't cut it out.

Barbara Stefford.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I, LeAndriamika Davis

I am against the new policies that are being brought forward. A more complicated loan application process, limits on number loans allowed, long waiting periods between loans, and limit on loan amount. These things don't help because things happen everyday and anytime. These things don't help but could make more problems.

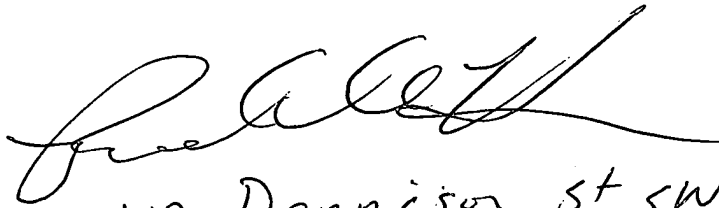
LeAndriamika Davis
LeAndriamika Davis
716 Kirkley Dr.
Jackson, MS 39206

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Its Benificial for me to get loan
with no problem. Because it helps me pay
my bills when I needed.

Randall Herrera.


6012 Dennison St SW
Albuquerque, NM 87121

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Es beneficiario por mí
agarrar un loan sin tanto requisitos
por que me ayuda a pagar mis billes

~~Print~~
Luis Apodaca

Luis Apodaca

1038 Arco SW.

Albuz. New Mexico

87105

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

① Roger Howard

I use it for when I'm pushed
for money. I also like the people
that work there. Carla and Monica
are really respectful and they
take the time to help me
out when I'm pushed for
money. I also live next to
it so it's easy for me to
get down there.

// 219 - RoAV S.W ABQ
87121 NM

Roger Howard

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm
against people in Washington taking away
my right to get a loan when I need one

Lorenzo Fomby

375 Truman dr
Manchester GA. 31816
P.O. Box 3099

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't want any changes to my
title pawn. Retta Green McFarland

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am against a more complicated loan Application
Process because of the extensive info on my spending
habits and checking my credit - Also, a limit would
interfere with my Economics where I use these loans
as a financial tool - I would also be against the
waiting period

Sincerely
Roy - 

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No.CFPB-2016-0025

IF It is Not Broke. Don't Fix it AssHOLE .
if you want Less People to get Loans. make more
Full Time Jobs. and cut your own pay to \$500⁰⁰
Week and see How easy it is For you to Live on it
and Pay All your Bills without any Help. if you can
Do that then Start Fucking with other Peoples Lives

A Voter

Dave Palmer
DAE Palmer
9-15-16.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 09/20/2016

I am totally against a new rule to limit my payday loan options. I have had some unfortunate financial issues in the past and payday loans were there for me whenever I needed them. I would love to keep this option available.

Breylon Frison

Signature

Breylon Frison

Print Name

1259 W 22nd St Apt 1

Address

Jacksonville FL 32209

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I was able to ~~get~~ the extra
cash I needed because of the
payday loan system

Jana Boyd
407 N 5th ST

Tulsa, TX 74101

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Payday loans really help me out
because I cannot receive loans
from banks.

Signed

Rose Evans

1012 West Tenth

Tyler, TX 75701

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I LEONARD GREEN USES PAY DAY LOANS
TO PAY BILLS OF ALL SORTS, SO I UTILIZE
PAY DAY LOANS FOR VARIOUS REASONS.

LEONARD GREEN
3710 HWY 425
RAYVILLE LA 71269
L. Green

9-7-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Please send this place open it has
help me so many times. Its in the
~~place~~ in my own privacy it is confidant
for me

Angela Mutch
816 806-8021

NO RELEASE
CONFIDENTIAL

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

The 7 day wait period is adequate for
"cooling off". The number of loans
I take should be "my decision" not
the law. Taking this from me
will be an added burden.

Jayce Williams
2243 S. 4th St.
OKFd 01 61104

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

9/9/14 .

Docket No. CFPB-2016-0025

I like the system as is
please do not make it harder
for us. It's already difficult
to obtain a loan & this ~~comp~~ change
will kill us.

Aster & .
—

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it make Concern

These loans have been a great help to me
and my family with a newborn baby and son
who has to have medical Assistance. You
Must Not stop or Shut down or Change the
Way they do business! But Instead give them
More Freedom more help and lending Power

Brandon Z. Alexander



620 N. DAY Ave
Rockford IL, 61101

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

While it is true that
consumers need less expensive
options to get credit, until
those options become available

I am against Washington
restricting the only credit that
is available to many people.

Please come up with better
solutions than those which have
been proposed.

Wm J. Gayle
1901 Ivy Terrace
Rockford IL 61102

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm writing to tell you that I'm
against people in Washington taking
away my rights to get a loan when I need
one. I'm against it because I have a hard enough
time applying and get approved for a loan as
it is with more restrictions it would be impossible.
I sometimes need a loan to help me with
basic ~~needs~~ needs food electricity water because
I work 3 jobs at times ~~with~~ ~~at~~ ~~minimum~~ ~~minimum~~
wage and still can't afford to support my family
of six at times. It helps get me by.



Mercedes Triniño
P.O. Box 200262
San Antonio, TX 78220

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

~~I~~ am writing to say
that against stopping
people from getting loan
when they need loans
when times get hard
So please Don't

Donnell Joss

Donnell Joss

3950 Ashburnham Dr

Houston, TX 77082

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Sirs,

I am opposed TO This action because
if you cut this option, Then how would
anybody afford TO replace any appliances,
needed home items necessary TO keep a
home.

Chris
Davenport PA.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I would like for you to
reconsider your ~~proposals~~ proposals.
I am on Social Security Disability.
and sometimes have trouble just
having basic necessities like food,
medicine and utilities. Your proposals
would hurt me and others like me.
If you have any questions please contact
me at (318) 331-5497.

Debra Butler
Debra Butler
4369 Main St.
Collinston, La. 71229

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

to whom ever it may concern
Please let this stay like it is
you all are trying to hurt people.

Just leave it Alone

Clayton Edmonds
Clayton EDMONDS
9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO whom it may concern

The Payday loan Places have helped
us when No one else has helped
and the ~~such~~ restriction's you are
trying to place on us is more harmful
than helpfull

Michael Busby

michael Busby

12 Bailey Drive

Leoma TN 38468

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Speedee-Cash (Help me payed my Light Bill, Phone Bill

Shavonta Williams
526 Serena Dr Norman Park GA 31771

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm
against people in Washington taking away my
rights to get loans when I'm in need of extra
money. I'm a single mom with two kids that gets
paid minimum wage and already struggles trying
to pay my bills if I need a little extra for
birthday or christmas this helps me out and as
long as I'm paying it back on time I don't understand
the big deal of wanting to take these personal loans
away. Please reconsider passing this.

Thank you for your time
Kimber Barnes
24 Beaver Lane
Eufaula, AL 36027

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Do Not Let it
PASS Please

ITS Just not Right for
Yall to Take AWAY our Rights
To Borrow Money And these
People in WASH. HAVE ALL
President This Money for Congressmans
Senators But poor old
People cant get any thing
to work for us anymore
IT is stupid I SAY
these LOW Business is
BEING Done Wrong ALL
CAN SAY there is A new
DAWN coming

James R. Hurst
1544 Bud Gary Rd.
Clayton, AL. 36016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

to whom it may concern
I am against Washington
taking away my rights to get
a loan when i need one

Thank You
Very much

Mary Lina
64 Jennings St.
Clayton, Al. 36016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Antonia Henderson

Pay Day Loans helps me out, entirely

112 Imperial Dr.
Eufaula, AL 36027

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm not happy with Washington trying
to take away our rights to borrow money
when we need to. Also having to wait to
revisit for thirty days.

Dorothy Hurst
1544 Bud Gary Rd.
Clayton, AL 36016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against people in Washington taking
away my right to get a loan when I need. We
can't go to the banks because they will not give
~~us~~ a chance

Brenda Ward
23 Kay St.
Midway, AL. 36053

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom it may Concern I have
Worked in the payday Industry for over
10 years. I think it's unconstitutional for
anyone to put regulations on how a consumer
should or could do business with us. It
would affect the consumer tremendously, as
well as my job. I love helping my customers
and knowing that I can help anyone in
need lights up my heart. I have been
in a bind and needed a payday loan
myself. The average person wouldn't be
able to get a loan if this passes. Please
take this letter into consideration. Thanks

Sincerely
Khalilah Williams
Khalilah Williams
134 Bayshore Rd
Houston TX 77001

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I don't agree with Washington
on the rules to take ~~out~~ tell
us when we can get a loan.

Irma Barlow

Irma Barlow

My name is Christie Murphy, I am an employee at a payday loan company. Not only that, but I had to get a payday loan before. Being a single mom I had bills to pay and my little girl needed things like meds. So I can relate to my customers that walk thru our doors everyday. What Washington is trying to do is not fair. Not only fair for our customers but unfair for us workers. If this passes this can effect my household and our customers. So I'm asking you to vote against this.

Thank you,
C. Murphy
Christie Murphy

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I disagree with the Washington.
Funds ARE made Available as WE
Need them.

Diamond McCloud
Diamond McCloud

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Pay day loans ^{are} ~~for~~ for people who the bank
will not help in times of need help. That
is why Pay day loans place are so important.

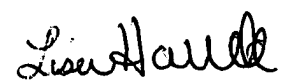
Thank you
Thomas M Smith

Thomas M. Smith
Thomas M Smith

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

this rule Causes to much Confussion
and time ~~cost~~ consuming for us
paying Customer .


Lisa Harrell

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against all the restrictions proposed in the CFPB Rules.

I would have to consider other lenders who are not as helpful when it comes to my financial needs.

This loan has helped me in preventing overdraft fees to my checking account.


Flora Taylor

FLORA TAYLOR
1525 GRAND AVE PMB #9301
PFLUGERVILLE, TX. 78660

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I think that the Govt of people
in Washington should allow consumers to
borrow the money they need, because
situations and emergencies do occur
and loan outlets like Delaware Title loans
are a blessing and keep people from
getting in financial trouble.

Mike King
802 Clifton Park Cir
Washington, DC
19802


Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Geraldine Mitchell am requesting that these types of loan remain the same and available to those who need them in times of need.

To complicate it can leave people homeless, hungry and with out utilities. I myself have no collateral other than my car so please Do NOT Complicate this process

Geraldine Mitchell
Geraldine Mitchell
2606 W. Somerset St
Phila Pa. 19132

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am personally against the restrictions due to multiple reasons. One main reason is many people need the help and don't have as many resources as others. So putting more complications on the loan process will prolong when the person could get the loan and go over a deadline. If they had one, limits on how many loans or long periods between loans will get so many people into financial struggle and they could lose everything in that time period.

If a person can't get a loan in the time that they need like I said before they could lose everything. Not to mention suicide rate would go up. Medical bills won't be able to be paid, food won't be able to be bought for the people who don't abuse the system, jobs will be lost if the loan is to start out in life. It would be the worst thing.

This loan has helped in the way that I can save everything I do own and keep it in a safe place. It also helped in the way that I can get ahead so that the rest of my life financially will just get better and I can become the citizen that I want to be.

Amanda Meixner Sherman
1774
Hemet, CA 92343 DR

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I dont agree with this law passing it would hurt me financially, I won't be able to pay rent or my bills.

9/2/16

thank you,
maria T. DeLeon
MARIA T. DE LEON

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

ook yo no estoy de acuerdo con
estas nuevas reglas xk a mi me
ayudan mucho estos prestamos
cuando no tengo para pagar lo
Biles se que puedo con tar con
estos prestamos

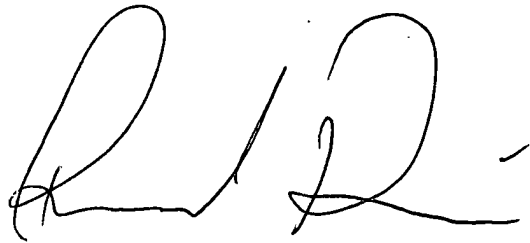
Teodomigia Trinidad

Teodomigia Trinidad 9-1-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Am writing to you, ^{to} tell
against people in Washington
taking away my right to get a
loan when I need one in ~~an~~ ~~order~~ order
to pay my bills on time.

A handwritten signature in black ink, consisting of stylized, cursive letters that appear to be 'R' and 'D' followed by a horizontal line.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Is this still the land of the free?
I'm a vet. AND THERE IS NO WAY THAT
this is right OR BENEFICIAL to the poor
people who depend on these loans to
make it from month to month...
This is getting close to COMMUNISM
to me.
Stop trying to RUN OUR LIVES

Sylvester

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I, dont Agree with This LAW

Helen R. Palmer

Helen R. Palmer

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Phylisha A. Taylor
1725 W. Kentucky Ave.
Foster, CA 91270

To Whom It May Concern:

Thanks to payday loans, my family & many others have been ^{truly} blessed. Thirty Loans, here in Foster, CA, have been especially a blessing to my mother & then to my self. Devor through the years, I have seen the tremendous contributions that Thirty Loans has made to me & my sister & brother. Through their support, I completed my masters' degrees (2), my sister has completed her masters' degree & my brother, his bachelor's degree.

So you see, I am giving my support to payday loans & will assist in any other way they may need.

Thanks you,
Phylisha Taylor

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I need Cash Express because despite an Excellent
Credit Score because I live on SSI
a traditional bank refuses to give me
a loan. I use Cash Express to help
~~meet~~ meet immediate needs like prescription
glasses co-pays, and to cover shortfalls
due to high utility bills. I fully understand
you hear complaints from special interest
groups paid to run their mouths and
people who foolishly think this service
is bad for operating in a manner ~~of~~
they find acceptable i.e. giving them the
money free and never needing repayment.
but this service does help me, and I
fully understand the terms of the contract
and am glad for this service.

Sincerely
- Paul S. Hays

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm
against people in Washington taking away
my right to get a loan when I need one because
Washington doesn't understand middle-class families.

Sincerely,
Michael Jenkins
Michael Jenkins

611 Key St
Marshall TX 75670

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am opposed to the proposed CFPB and they
will limit my access to credit

Luis Ortiz

Luis Ortiz
8323 White Rd.
El Paso Tx. 79907

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This Title Loans help ME to pay SOME
Bill That I can't pay without going to a
bank and go thought a credit check
I AM a SELF-EMPLOYED. so I help ME
TO MAKE my payroll. SOMETHING

Anthony Luckett
ANTHONY Luckett
370 S. MONROE ST.
Canton, MS.
39046.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you
that I'm against the CFPB.
rules, due to I've been using
this loan company for several
years. When I have no one else
for help on money,
MS. title loan has always been
there with affordable
Rates & easy payment plans

Thank you,
~~Danele Dalton~~
Danele Dalton
103 Heritage Circle
Richland, MS. 39218

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO Whom it May Concern,
I am writing that I am against
Peoples trying to take away from ^{the} Poor
Peoples & Need. that Credit Score not High
Enough to get a Pearson Loan, to Help us
With Light Bill, Gas bills Water bills & Rent, & Food
if these please be close I am afraid it going
to Cause Robing & Kill Like its never been
Before. Thank for Miss. title Loan.

Gladys Adams
GLADYS ADAMS
911 Carver St
Jax. MS. 39203

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

FRIDAY SEPTEMBER 2ND, 2016

I" MARY JO SNEII

HAS ENJOYED THESE LOAN'S
it Help in medical TIMES
it Help in QUICK TIMES
it Help in EMERGENCY TIMES
THESE EAZY LOAN'S IS FAST HELP
TOO MANY

PLEASE KEEP IT AS IS

MARY JO SNEII
mary Jo Snell
1293 Old Whitfield Rd
PEARL MS-39208

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To Whom This Concerns.

I truly would like to keep my loans
going. It helps me a lot when I don't
have the money to pay a bill. It has
been perfect for me and my family

Brenda Hood
Brenda Hood
3127 Greenfield Rd
Lot 41 Pearl, MS
39208

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This Title Loan help to pay same bill
That I can't pay without a ~~cash~~^{creat.} check
~~and~~, I ~~can~~ self employed some time,
it help me to make my pay role.
with my Truck.

Anthony Luckett.

Anthony Luckett.
370. South Monroe St
Olatone, MS. 39046.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against longer waiting periods
on loans. When you need the money
for a house repair like hot water
heater you dont always have extra
money in account to go buy one.
And that something you cant do without
I have no where to turn to for money.
I got money because hot water heater
went out.

LaTonya Moss
LaTonya Moss
1700 Adams
Carthage, TX. 75633

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against longer and hard loan
processing! If I cant get the money
needed when I need it then I could
lose job, if car breaks down and
I cant get money to fix then I cant
work to support my family. I have
gotten money lots for car repairs!

mark Willett
Mark Willett
3831 Rupe Huffman
Longview TX 75605

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/3/2014

I'm a regular customer
with Lending Bear and
appreciate their continued
service.

Always friendly service!



Signature

ALBERTO RUIZ

Print Name

4449 ALFARER ST

Address

MIDDLEBURG, FL - 32068

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/15/16

My family and I are hardworking and dedicated to each other. My daughter was diagnosed with Stage IV Cancer almost 2 years ago. The emotional, physical, mental & spiritual stress have been overwhelming. But more than that the financial toll has been devastating. If not for Speedy cash & short term loans, I would have lost my home, been able to pay for my daughters prescriptions and even buy simple every-day necessities. Please don't limit or regulate these loans, they are vital for

E. Tobias

Signature

Elizabeth Tobias

Print Name

9919 Hood Road

Address

Jacksonville, FL 32257

City, State, Zip Code

families like
mine. Thank
you.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Michelle Colwell
110 Gant Ln
Savannah Tn 38372

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against lawmakers in Washington, DC
taking away my right to get a car title
loan when I need one.

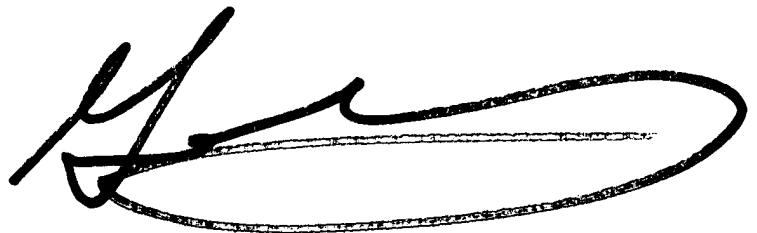
10/10/16
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10/10/16
10/10/16
10/10/16

Carl Smith
26 N. Kalnia Ave
Highland Springs, VA 23075

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I believe That Limiting Loans is
a direct Violation of my Rights
That I have Fought to protect.
This would put a hardship on
people and cut Jobs. So you
need to stay out of people's
private lives. These loans
Keep me alive and my
vehicles running

A stylized handwritten signature in black ink, featuring a large, sweeping loop at the end.

Justin M. Ho

2149 Alan St #2

Idaho Falls, ID 83404

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

Dear Ms. Jackson and all who presume to speak for me at the CFPB:

I am a consumer who uses the loans this rule seeks to eliminate: payday loans, title loans, etc.

The following statements are true for me, *as an individual*:

- ☐ I cannot get the loan I need, on the terms I need, from a bank, credit union or credit card.
- ☒ I cannot get the loan I need from my employer, my friends or my family.
- ☐ If these loans go away, my financial needs will not be met.
- ☒ If my financial needs are not met, my family and I will suffer new hardships.
- ☒ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.



Signature

9/8/16

Date

Monica Jackson
Office of the Executive Secretary,
Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

RE: Docket No.: CFPB-2016-0025

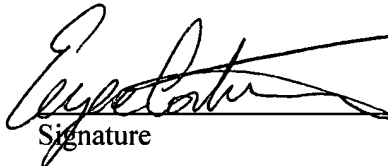
Dear Ms. Jackson and all who presume to speak for me at the CFPB:

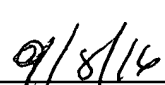
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- ☐ I cannot get the loan I need from my employer, my friends or my family.
- ☒ If these loans go away, my financial needs will not be met.
- ☐ If my financial needs are not met, my family and I will suffer new hardships.
- ☐ The proposed rule is not in MY best interest.
- ☐

I know, better than anyone, the needs of my family and myself. I, not Washington, should decide how those needs are met. Your assumption that I am incapable of making financial decisions that make sense for me and my family is offensive and wrong. Your effort to limit my financial choices will result in new hardships for me which you do not propose to resolve. I object to any government action which attacks my financial freedom as the proposed rules will do.


Signature


Date

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Perry Robbins
330 Hwy 184
Sattillo Tr.
38320

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Making loans harder to get will affect a lot of people who need the money when they don't have another way to get the money they need

Terone Waters
426 New Street
Americus, GA 31709

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Rana J. Elkins
1776 Hwy 93 North
Cairo, GA 39827

I believe that a business like Speedee Cash is sometimes the only option for someone like myself that needs help all of the sudden for something (such as a bill or Christmas for my children). And my credit is not what it used to be and neither is my financial situation, so being able to get this loan on my title with no credit check etc... allowed me to pay bills and provide Christmas for my children and had I needed to wait for this loan, I don't know what I would have done. Being a single mom on disability is hard and places like Speedee Cash provides sudden help when I need it.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I feel that if restrictions are put into effect then my chances of getting a quick reliable loan for my "emergencies" will be a great burden and myself as well as my family will be in dire situation. The loan has helped me in tough circumstances. PLEASE DO NOT ALLOW RESTRICTIONS TO BE put in place.

Mary Helen Ibanez

MARY HELEN IBANEZ
506 W Battaglia Rd
Elm, AZ 85131

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Unexpected bills come outta nowhere
so I'm happy I can get approved for
a vehicle loan. My husband and I live
paycheck to paycheck. It's helping on
unexpected things. I would like to see if
your income helps out you and your
family and if it covers all your monthly
costs.

09-03-16

Christina
Rivers

Christina Rivers
405 E. 4th St
Casa Grande, AZ

85122

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Dear Ms. Jackson

Just a short note to let you
know I am against ~~the~~^{to} the above
mentioned bill. Thank you for your
consideration in this matter

Christine Jenkins

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

TO WHOM IT MAY CONCERN,

I AM WRITING TO TELL YOU THAT I AM
AGAINST GOVERNMENT AND CONGRESS OFFICIALS
TAKING AWAY MY RIGHT TO TAKE OUT A LOAN.

INSTALLMENT AND PAYDAY LOANS HAVE HELP
ME OUT AT TIMES IN TIMES OF NEED. I
OPPOSE OF ANY AND ALL DECISIONS AFILIATED
WITH THIS ACT

THANK YOU



ELLISON LOUSER
6965 SWEENEY JOHNSON
EL PASO, TX
79912

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To whom this may concern.

I am writting to you to let you know that the Rules
~~to~~ to get a loan are difficult and it shouldn't be
so hard to get a pay day loan. A lot of people struggle
3 Sometimes get caught in a bad spot with bills or
emergencies and getting a loan shouldn't be so hard
when we have a dependable job but emergencies happen.
So I am against all these rules.

Thanks you

Maru Delgadillo
10016 Lockebie Ave
El Paso, TX 79925

Why Pay day loans are beneficial?

The loans are beneficial for those who are in need of fast cash.

like bills, School clothes, Book etc. for

When they ~~are~~ are short of cash.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/16/16

It my title and my car. If I need
to pawn it to Feed my family or
to pay light bill. or even if it a emergency
I will. Some time I have to do it. So
Please don't take my rights away my
family needs this title pawn.

Delila Williams

Signature

Delila Williams

Print Name

827 mink Rd

Address

Nicholls Ga 31554.

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against limit on number
of loans.

I come in and get money &
pay it back. I should be able to
come in as many times as I want.
I have no family to turn to, to borrow.
I got money to help pay
~~for~~ for wedding items I had to
have that day!

Kimberly Tynan
Kimberly Tynan
2019 Toler Rd
Longview, TX. 75604.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9/1/16

I am opposed to the government
taking away individual rights
to payday or other loans.

Stephanie Dostke
Signature

Stephanie Dostke
Print Name

9208 Jaybird Cir W
Address

Jacksonville FL 32257
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

This loan has really help
me out. ~~but~~ I'm needing a little
extra money to help me out
with food and gas until I
get paid again

Daphne Kuykendall
6924 Alma St
Fort Worth
Daphne Kuykendall TX 76140

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against most of the restrictions.
Limit on number of loans in a year
and longer waiting periods between loans.
It shouldn't matter how many loans
I get in a year if I pay, and longer
waiting periods aren't right either
because I may pay off and need money
back in a couple of weeks.

I can't go to a family member or
a bank. I got money for several
different reasons like bills and
repairs.

Francell Gilliam
Francell Gilliam
2107 W Pine Crest
Marshall, TX 75605

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm writing in regards to the new rules
or laws. I use the good day loans because
it help me through the month. I'm a
widow and I help raise grand children. It
has been a great help to me. I will not
be able to wait a long time for the cooling
off period. We may not have food
or things we need. I need to be able to use the loans.
Thank you

Lynda Johnson

Lynda Johnson

120 Stanley Blvd.

Shelbyville, Tenn. 37660

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I Disagree

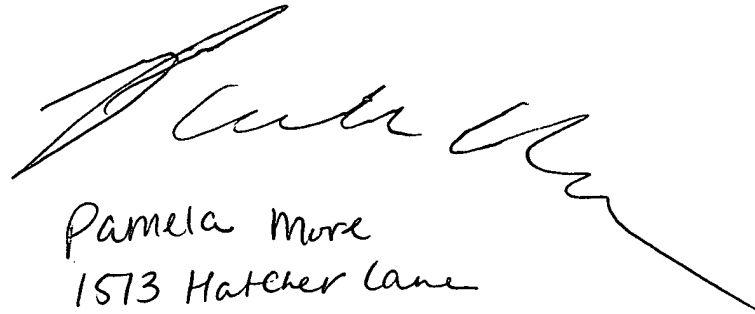
James D Wade
James D Wade

443 W. Beaverdam
CENTERVILLE TN 37033

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

① I ↓ easy to come in get money leave
get ~~out~~. And if you need more money you
can come get it.



Pamela Moore
1513 Hatcher Lane
Columbia, TN 38401

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Don't pass this bill Washington
trying to pass about loans because
we all sometimes needs help
when the banks and family members
cant. so I disagree with Washington

ROBERT BANKS
Robert Banks

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Gerard Olivares

I don't agree with what
Washington doing.

Gerard Olivares
9-2-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I'm against people in
Washington, making a
limit on the loan account.

If I can no longer, do loans
I probably would have to
ask family members. I've
used this money to pay
important bills.

Bernard Fox
BERNARD FOX
673 W. 64th St.
Davenport, IA 52806

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/15/16

In the last ten years, I have lost my wife, my daughter and my grandson. My only remaining family is my eldest daughter. In 2012 she gave birth to my miracle grand daughter. In 2014 my granddaughter was diagnosed with Stage IV Cancer, I felt utter helpless. Despite being frugal & having little debt, the costs of treatment, prescriptions & lost work caught up with us quickly. Long term bank loans are complicated & take time to process. Additionally I didn't want the debt. Pay day loans are perfect, they take minutes & also limit the amount of debt I rack up. I borrow what I need. The convenience and availability make these loans necessary to help me care for the family I have left. Please don't change or restrict these loans. Thank

you for your time
& consideration.

Martin Tobias

Signature

Martin Tobias

Print Name

9919 Hood Road

Address

Jacksonville, FL 32257

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept-2-2016

Do NOT Pass The bill to Stop Short term Loans. Due the fact we the people need
The types of loans to meet monetary ~~loans~~ obligations from time to time. To pay
a bill. Etc...

Willie E. Lewis
Signature

Willie E. Lewis
Print Name

79 Lakeside Dr Douglas,
Address

Douglas, Ga. 31533
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/9-1-16

The title pawn helps me when I'm
in a bind.

Dianna Zuniga

Signature

Dianna Zuniga

Print Name

1861 Andrew Tammert Rd.

Address

Nicholls Ga. 31554

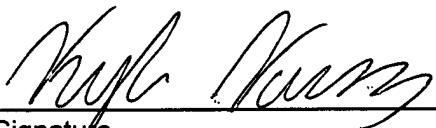
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 9-1-16

It's My title, Its none of your
Business what I do with It. I PAID for It!!



Signature

Kyle Varnes

Print Name

262 Plantation Cir lot 43

Address

Douglas, GA 31533

City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: Sept 1 2016

Ms Jackson,

Unfortunately in this day and age we
sometimes need to put extra money to survive.
Sometimes all one has is their car to keep
them from losing their house or apartment.
Do not take this away from people.
There are worse things folks will do under
pressure.

Thank you



Signature

Tracy K Martin

Print Name

389 Fern Ridge Rd

Address

Douglas GA 31535

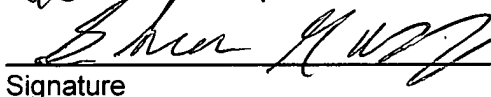
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Date: 8/15/16

I have always been financially responsible, I have always budgeted, saved & planned for the future. In July of 2014, my daughter, whom was 2 at the time, was diagnosed with Stage IV Cancer. It took less than a year to deplete my savings and liquidating my assets. This was the first time I sought out a personal loan. Pay day loans are the best option for me. It's quick and short term, as well as avoiding debt. Please don't limit or regulate these loans, they are necessary for families such as mine. Thank you for your time & consideration.


Signature

Shea Murray
Print Name

9919 Hood Road
Address

Jacksonville, FL 32257
City, State, Zip Code

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I could not have
lived with out these
loans. I pay^{bills} with
then when needed.

Sincerely
Michelle
Flannery
Michelle
Flannery

521 E 15th St
Daw IA 52003

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

Getting a loan Through
a Company Like This one
allows us poor People to
Get by when unexpected
Bills arise like Trying
To cover The cost of burring
a loved one when you
Have other bills That need
Paid also Taking These
Programs away Leaves no
Options
521 E. 15th
Street
Davenport IA 52803


John Flannery

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell Washington I am
against you taking away my right to get
a loan.

If loans were not available
I would be able to take care of emergency
situations when I have not the fairest
credit to borrow from or maybe I'm
in a position where I need to get Christmas
pay rent, fix a vehicle, It is very utilized
by middle class.

Erica Pauley

Erica Pauley

1605 N. Gaines St Davenport IA 52804

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against People in Washington
Making People show more info on how much they
spend!

If I Can no longer do Loans
I will not be able to pay for
groceries, Rent

I use this money to pay for
emergency Road trips, food, clothes
Doctor Bills, mis. Things

Melissa Ann Kitzman-Kelloy
Melissa A Kitzman-Kelloy
3620 Pine Ridge Ct # Apt 306
Moline IL 61265

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I'm against people in Washington taking away my right to get a loan when I need one.

I am against the restrictions proposed in the CFPB rules, particularly the limits on the number of loans allowed & long waiting periods. If the rules are passed, I would not be able to pay my bills on time and would rack up more expensive debt. I use these loans to cover various bills & ~~costs~~ other costs I experience.



BRANDY DONALDSON.

2935 13th Ave.

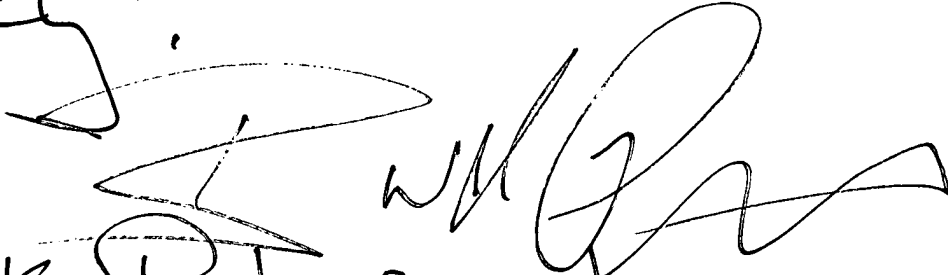
Rock Island, IL

61201

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against people in Washington
Stopping Title Loans
IF I can no longer do loans I will
go hungry and end up homeless
in Desperate Times.
I use the \$ to cover expenses
in the case of an unexpected
emergency!


Buck Peters
21160 28th St.
Lang Grove, IA
52156

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am against people in Washington due to
a more complicated loan application process.

If I can no longer do loans I will be having to
pay more expensive fees for late bill payments
and overdrafts. I will use this money to cover
late payments.

Savannah A. Brooks

Savannah A. Brooks

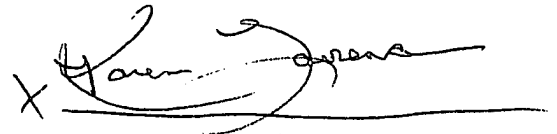
2419 Davenport Ave.

Davenport, IA 52803

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against them trying to tell us that we Cant re-take out the loan after paying the same day. I am in need of payday loan every month to be able to pay all my bills. This payday loan is very important to me please take into consideration.

X 
KAREN LAWRENCE

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

We need in Money to help with
my Bills like Utility Bill Pay for
Meds and Buy food for myself and
my husband. We do not have anywhere
to turn for the money need

Rebecca E Montez

Rebecca E Montez

9-2-2016

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I dont get enough money to do with
getting a payday loan.

M. R. Simmons

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

i Am writting to tell you that
i'm against people in washington
taking away my right to get a
loan when I need one.
not being able to pay bills on time.

Kellie

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

9/2/2016

Docket No. CFPB-2016-0025

no estoy de acuerdo en esta ley

Maria Ram

~~Her~~ Maria Ramirez

9-6-16

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against people in Washington
due to the limit on the loan
amount. If I can no longer do
loans I will not have anywhere else
to turn for the money you need.

I use this money to cover emergency
expenses as my budget for bills is
already very limited.

~~Stephen McGill~~

Stephen McGill

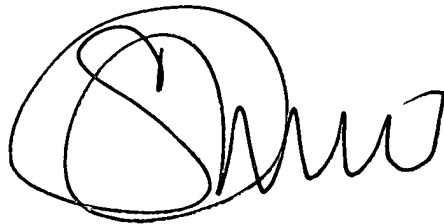
5001 W. Sheridan St. E-97

Davenport, IA 52806.

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Dockett No. CFPB-2016-0025

I am writing to tell you that I'm against people in WA taking away my right to get a loan when I need one. Because limits on the number of loan allowed. If not allowed to get loan because bills still need to be paid and sometimes paydays don't cover it. Loans have helped with utility bills & other bill just in the nick of time.

A handwritten signature in black ink, appearing to read 'Stacia Parker', enclosed within a large, hand-drawn oval.

Stacia Parker
5961 Elmore Ave P3
Davenport, IA 52807

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that I am against people in Washington taking away my right to get a loan when I need one. If my loan amount was limited when I come up short for rent then I would be homeless due to an eviction for not paying rent. Having access to a loan when I need it keeps a roof over my head during hard times. I use title loans to help pay rent.



Joseph L. Pyron

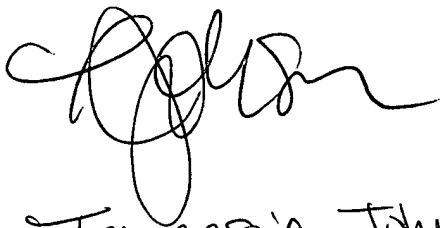
1010 39th st apt 2

Bettendorf, IA 52722

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am against the rules because you
could potentially preventing someone
something in times of desperate need.



Tamesia Johnson

6920 Stephens Hill Rd
Fort Worth, Tx 76140

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am writing to tell you that
they are trying to take away my
rights on getting loans they never
know how things get out here
so still help use out and don't
take it away.

LATESHA WILSON
4451 SAVAGE STATION DR.
GRAND PRAIRIE TX 75052

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

To who it may concern with CFPB,

I would like to express my concern over the newly proposed law, which is meant to limit the possibility for PayDay loan approvals if passed by Congress. Pay Day loans are a good way to avoid additional fees, and other adverse reactions in the event of a financial emergency, which we all experience from time to time.



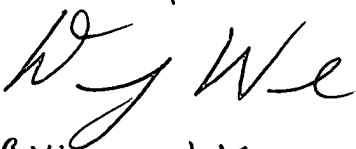
Joshua Kizer

2002 Goodnight Trl.
Mansfield, TX 76063

Monica Jackson, Office of the Executive Secretary
Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552

Docket No. CFPB-2016-0025

I am ~~not~~ against the proposed restrictions
for reason being, without the ability to get
a payday loan just add that much more pressure
for those in a binding situation


Daviyon Ware

1010 east Arkansas lane #53
Arlington, Tx 76014