

**From:** [Marteal Lamb](#)  
**To:** [Comments](#)  
**Subject:** [EXTERNAL MESSAGE] January 08, 2020 - Agency Information Collection Activities: Submission for OMB Review; Comment Request (OMB 3064-0026; -0079; -0122; & -0139)  
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I don't want online lenders to avoid regulation by associating with other banks. I also don't want them to charge higher rates than their home state allows

Regards,  
Marteal

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