Cooper, Kathy

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From: Sent: To: Subject: idoblev@juno.com Monday, November 05, 2012 3:41 PM IRRC re: IRRC #2976

2012 NOV -6 AM 10: 01

I believe every state should have their own regulations and not nationalize their regulations. Please do not change the Chapter 4 Education Regulations and nationalize our state. Thank you.

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Sincerely, Mrs. Virginia Adamiak

Refinance for 1.750%/2.926% APR Loans under 729K usually qualify for US GOV backed refinance programs http://thirdpartyoffers.juno.com/TGL3131/5098245decab6245d13f8st01duc