

**From:** Douglas Fox  
**To:** [DFPI Regulations](#)  
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If I am reading this correctly what is to stop a business from having several offices and filing the application in a state where no discussion is to be had like Florida . Apr is regulated by state not just one state if I am correct. Until the senate passes a bill to regulate APR and license brokers you will not obtain a proper APR .Look at NY and NJ .They passed a law to protect the merchant against a COJ, That said they set up camp in Florida. Now all offices send their paper to Florida . Where does any state protect the consumer against bad Funders . You don't period.

This has to be a vote and all states must follow the law .