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LORI HENNING
 , HOUSTON CHRONICLE
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[illegible]

End the practice of payday lenders marketing loans outside state MHMR (Mental Health and

Mental Retardation) facilities, a practice that preys on our most vulnerable citizens.

The bills have been filed and heard in committee and may soon be heard by the full [Senate and House](#), but their passage even now is not a foregone conclusion. A recent poll conducted by the [American Association of Retired Persons](#) found that almost 90 percent of those who responded indicated that these exorbitant interest rates and related fees should be stopped, and 64 percent supported licensing and regulation. If many Texans support regulation and limits on fees and interest, why has regulation of an industry that many feel is past due for oversight by the state been so difficult to achieve?

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