I OPPOSE [HB 2140] AS WRITTEN. Variable interest rates should be stricken.

Here is my beef with [HB 2140], "(7) "Variable interest rate" means an interest rate on a home or farm loan that may change periodically during the term of the loan."

Variable interest rates are burdensome and oppressive and should be removed from [HB 2140].

Variable interest rates are very dangerous especially, for farmers.

Get rid of the variable interest rates.

AND...Thank-you Veteran's for your service!

David S. Wall