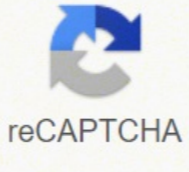




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**Solicitor lending to consumers: a study
of interest only loans and asset-based
lending practices in Victoria**

Nicola Howell

for

Consumer Credit Legal Service Inc (Vic)

September 2004

Produced with funding from the
Consumer Credit Fund



A committee
is a cul-de-sac down
which ideas are lured
and then quietly
strangled.

A committee
would never
have approved
this hat.



Sir Barnett Cocks, by Walter Bird, December 20, 1963



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