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**From:** Frank Marciano <frank@marcianolaw.com>  
**Sent:** Friday, February 5, 2021 9:29 PM  
**To:** Comments Mailbox; Frank Marciano  
**Subject:** [External]Comments on Proposed Amendments to Rule 1:38-3 – Records of Landlord/Tenant Matters Not Resulting in Judgment for Possession

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I am an attorney practicing in Hoboken NJ since 1983 and spent many days in Tenancy Court and filing and defending tenancy cases. My wife is a realtor in Hoboken and has placed hundreds of tenants throughout Hudson County

At one time all that was required in prequalifying tenants was a credit check with the three main companies. I many was this was a veiled way of enforcing a racist policy since many people of color had bad credit situations that kept their credit scores down, but often they were subject to predatory lending that legally allowed creditors to charge 20% and higher interest rates fo good and services that were worth far less than the amount paid for with the credit.

But then these other companies came about that tracked court filings, and even if the Landlord was wrong, the tenant would get a negative rating for just asserting their rights in court. This was a total unjust and wrong situation.

So I am glad this law is proposed and hope it becomes law to remedy an unfair exploitation of the court's records.

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