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As a middle class homeowner, I am astounded that in this climate of fraudulent lending, foreclosures and bank bail-outs, the federal government would take away another a protection for those of us who seem to be shouldering all the responsibilities for cleaning up the mess everyone else got us into. You are giving fraudulent lenders another break! They don't need anymore help from you and neither do the banks. They are all back to their big bonuses while shouldering the rest of us with the bill. Of the people, by the people, for the people, that's what it is supposed to be, not of the wealthy corporation, by the wealthy corporation, for the wealthy corporation.