

From: Lorena Robinson-Saeed
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Name: Lorena Robinson-Saeed
Affiliation: American Citizen
Category of Affiliation: Other
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

To rescind this protection or any protection that homeowners and consumers have at this point in the crisis that our nation faces is criminal. Do not take away the few protections we have. We are faced with lending and banking institutions that are committing egregious acts on the American public, why make it legal for them. People are fighting to hold on to their homes and need all the help they can get; the American people are looking to the Fed to help not hurt us.