

From: Adrienne C. Kwong  
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Comments:

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Proposal: Regulation Z - Truth in Lending - Closed-end Mortgages  
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Name: adrienne c kwong  
Affiliation: Realtors  
Category of Affiliation: Commercial  
Address:  
City:  
State:  
Country:  
Zip:  
PostalCode:

Comments:

I want to know more in the nuts and bolts of Closed-end mortgages. Banks, e.g., that are regulated managed to NOT FORWARD the original documents for many homeowners when the original banks sold loans to others. Hence, was FRAUD committed? If so, ALL THOSE HOMEOWNERS should have their homes returned to them due to FRAUD. It's interesting that when Good Morning America and Today Show did story on the demand for the original note from subsequent mortgage companies, all contact information on the person/group who started doing this in FL was REMOVED FROM Google and other search engines -- that day of the broadcast!! How about investigating this possible FRAUDLANT practice of banks that has subsequently thrown us all into this financial mess. Before compounding this problem, PAUSE and consider the power of the honest (and not dishonest) entrepreneurial spirit in our economy. Other countries look to us because we have this and theirs do not or are more "controlled." United States of America needs the people of our colonial leaders who put THEMSELVES on the line for the future of this country. I want to see such leaders again!