

From: Richard H. Berry  
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Comments:

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Name: Richard H Berry  
Affiliation:  
Category of Affiliation:  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

Mortgage lending is not rocket science and CERTAINLY the two idiots proposing this Bill--Chris Dodd & Barney Frank, are by no means the two who should be leading the country and the industry down this path. They caused the mess and they both were in Countrywide's pockets. You've GOT TO BE KIDDING. Lend to those who pay back. Credit scores, payment histories, assets, income, debt to income ratios, time on the job, length of time in a certain professional field, etc. The common sense, "old school" lending practices. If we leave it to these two crooks, the real estate market and associated lending to fuel the depressed market will grind to a halt. Evne more so than it is now. PLEASE use common sense, DON'T create a whole new beaurocracy and SAVE US TAXPAYER'S MONEY by actually doing something SMART---not the Federal Way of incompetency. PLEASE---WE, the citizens need your help. The banks don't.