

From: Dashiell S. Leonard
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Comments:

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Name: Dashiell S Leonard

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

This would essentially make it possible for any bank to foreclose on a mortgage in which the borrower can't pay off the full principle immediately, which defeats the entire purpose of a mortgage.