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The deck has been stacked against the homeowner since the crisis began in early 2007. You claimed to not see it coming, made all the rules, changed all the rules, ignored the rules when you wished, and astonishingly we still allow you to make rules and control things. This is yet another obvious attempt to cut off the homeowner from redress and usurp our rights. Is this the role of the Federal Reserve, to protect the banks even if millions of Americans have been subjected to illegal acts by the banks? It becomes more obvious as this continues that the Federal Reserve does not act in the best interest of our economy or the American people, but acts only for the elite wealthy and criminal institutions who enslave us. What scares me is you are no longer hiding who and what you are. If our Congress doesn't stop this monster, we are all doomed.