

From: David A Albanese
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Name: David A Albanese

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RESPA come into existence in 1974 by act of Congress. My computer company was the 1st to successfully computerize RESPA. We licensed 7 of the top 10 title insurance companies with an enjoyment of use contract. Starting in 1986 I began buying/selling seller held mortgages. I have bought more that 500 such notes since. One default in over 20 years! Leave seller held notes alone. I know this business and you obviously do not. There has been and still is a secondy market for these type of opportunities. Let free enterprise continue to work. I can tell you many more reasons to back away from this mistake should you go forward with this senless legislation.