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Comments:

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This is one more of our long standing efforts to make someone else responsible for the individual's behavior. Someone making a mmortgage is making an agreement to pay at a certain rate. Unless he/she is illiterate, one would expect him/her to be able to read and understand a mortgage agreement. The restriction should be on the wording of mortgages so that thre are no hidden ways of cheating legally. WE are overcome at present with advertising, "deals", giveaways,bargains, etc, that are complete lies, while being "legal" by avoiding actual facts. We allow credit card companies, communications companies, and anyothers to mislead the public legally without penalty or recourse. And we also fail to teach our citizens that nothing is "free" orhow to avoid such traps whenthey are obvious. Mortgages are just a much larger case of the same activity, and no matter what we do "legally" there will be someone who will find a way to get around the law, since itis so easy. FOIAMortgage protection law