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Subject: Reg. Z

Comments:

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Re. the Dodd-Frank Bill I live by the rules and truly trust my elected law-makers to run my country (and much of my life): but doggone it...why must any of them continue seeking to further line the pockets of the blind and greedy lawbreaking mortgage industry any more then we already have? The terrible greed of the mortgage industry has thus far cost us tax payers over 12 trillion dollars (12.8), while simultaneously putting a fifth of us out of our homes, out of work and unable to buy food and get a job, much less allowing us the ability to keep or acquire our own home without the perfect credit and wad of cash that mortgage qualifying requires. Without seller-assisted financing even fewer American will EVER be able to own a home. The mortgage industry has already made home ownership for too many Americans an utter impossibility. Legitimate seller-assisted financing is the ONLY means for our newly damaged and disenfranchised citizens to EVER experience home ownership or any modicum of what it is that we're all supposed to be working toward. The passage of Dodd-Frank can only suck the country deeper down into bottomless desperation! Before voting, please carefully calculate how many millions upon millions of mortgage loans are current because, rather than letting their properties go to foreclosure, they replaced themselves with more competent and financially sound owners.via simple payment-stream takeovers. Bill Gatten