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Proposal: 1417 (RIN 7100-AD75) Reg Z - Mortgage Repayment Standards
Subject: Reg. Z

Comments:

Date: Jul 19, 2011

Proposal: Regulation Z; Truth in Lending
Document ID: R-1417
Document Version: 1
Release Date: 04/19/2011
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What happening to our Country, its Freedoms, to our elected so called "Leaders" and, common sense? These are just a few of the many questions that first come to mind. I wish that I could put down in words some great inspiring message that would cause us all to bring out the best that we have to offer, like was done so many times by my high school football coach. Here is my attempt. I hope and pray that the message comes though and does not fall upon deaf ears. I am a 52 year old college degreed born American, that has yet to vote, but I now am very politically involved because enough is enough. I believe that I have never voted because I have felt that there was never a truly wise person that deserved my vote to represent me. However, now I am forced to vote, to speak my mind, not because I "Believe" in someone that I feel truly has "our" interest in heart, but rather to stop someone that is not elected from causing more harm and to protect the Freedoms that our Country was once based on. I do not need to run a pole to know that it is sad that hundreds of millions of Americans must feel the same as do I, because I hear and see it in every conversation that I have with people I know and meet. So now lets us look at the matter at about regulating Seller Financing via the Dodd-Frank Bill. The number one problem in our country today is the housing market, which is the main reason for lost jobs and our sinking economy. One of the main reasons that the housing market is stalled is that banks are not lending. This is yet another example of too much government control and unwise, unclear and ignorant thinking by our elected officials. For example the Safe act and the increased Lead Paint law, which as I understand. The latter is being struck down or being revamped to a level of reasonableness, which shows that someone is listening and using their God given common sense. You have to ask yourself by taking away this freedom of contract between two parties, what purpose does it serve, who are you protecting, who is being harmed so bad that the government needs to step in? Why do I need the governments help or banks or lawyers help? When I need your help I'll ask for it, but I don't need it FORCED down my throat. The answer is that I don't need it or want it! For government to tell us that I can't agree to sell an item, a car, a property, a home, or anything. to another with an agreement or understanding with another adult that payments can be made to me over time without the government regulation is not only absurd but it is downright un-American! Go ahead and pass this (part of Dodd-Frank) into Law and I guarantee elected officials a few things for sure: That you WILL increase foreclosures, which will further reduce property taxes that support our local government to pay for police, firemen and schools. You WILL increase the already staggering numbers

of the unemployed. You WILL be taking away the rights and Freedoms of people to work together. Now you WILL also be increasing the role of government and you WILL be giving more power to the Banking system (oh and aren't they the ones that got us into this mess, the ones that WE THE TAX PAYING PEOPLE bailed out?), but maybe that's what you are trying to do? Oh and one more thing, you WILL BE ELECTED OUT OF OFFICE by WE THE PEOPLE! Now, I will ask you to do one thing for me and millions of others like me. Prove to me in ACTION and not in another political debate of D vs. R's or left vs. right, that there IS still common sense and clear minds that are not corrupted. Prove to me that our elected officials CAN make wise and sound decisions that protect and promote ability to keep our economy working and growing, to preserve and not diminish Our Freedoms and the American way of life that our founding fathers set into motion over 200 years ago. Make this 52 year old man and millions like me want to vote someone "IN" rather than to vote someone "OUT".
Respectfully, Tony Fesi