

From: Richard A Biehl
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Name: Richard A Biehl

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The banks should not run this country. The banks have put us in this situation and now they want to make the rules to keep Real Estate investors from helping others to have the American dream of home ownership. The banks became greedy and just wanted more money. The American public has suffered for this and now the banks want to keep us from owning our homes by forcing us to go through them. What about the poor people who lost their homes and now have foreclosures with bad credit. These good people can't get a loan now. The banks are strangling Americans because of their greed and we have to suffer because law abiding citizens have found a way around the banks and their greed. This is so wrong! This needs to be stopped. This is a capitalized country not a socialist country. We all have a right and letting the banks call the shots and rewrite the laws because they are losing money is unconstitutional.