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Unless PRIVATE LENDERS, HOME OWNERS AND PRIVATE SELLERS are exempted from this bill you are literally holding the entire American public hostage to power banking. This will bring on a civil war in America as you have never seen. With a few clicks on the internet and social media we will all stop paying our mortgages at once and bring the whole thing down if you enact this law WITHOUT EXCLUDING private citizens from its controls that should apply only to fraudulent banking. It was the unjust adjustable mortgages that you allowed that brought on this crisis, not private sellers. Every mortgage should be simple interest for a set number of years, period. The banks exorbitant fees and closing costs are draining your own American people more that any oil tycoons have ever thought of doing. Plus, counties have lowered the assessed values excessively, but have continued to raise the taxes on their own already stressed citizens. I have the facts in my hand. Russell G Paulson