

From: John Quintero  
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Name: John Quintero

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I think, no I know that as bad as housing market is The Mortgage Bankers & Wall Street and including Elected Senators & Representatives and other elected officials including the Federal Reserve and all the lobbyist don't give a damn about THOSE THAT PAY THE BILLS OF THIS COUNTRY. Why does the Financial Industry want a strangle hold on the AMERICAN HOME BUYER? MONEY, MONEY, CONTROL, CONTROL. THE HOME OR BUSINESS OWNER SHOULD BE ABLE TO DO WHAT HE/SHE PLEASE TO OBTAIN A SALE OR A LOAN ON THEIR PROPERTY, AFTER ALL DOES IT NOT BELONG TO THEM?? WHERE IS OUR CONSTITUTION ? ARE OUR ELECTED PEOPLE REALLY THAT SOLD OUT THAT ALL THEY THINK ABOUT IS HOW MUCH MONEY CAN BE DEPOSITED IN THEIR ACCOUNTS BY BANK & MORTGAGE LENDER LOBBYIST. THIS BALONEY, IF I WANT TO SELL MY PROPERTY TO ANOTHER PERSON ON A PRIVATE DEAL I AM GOING TO DO IT AND IF THE FEDERAL RESERVE AND LENDERS DON'T LIKE LETS GO TO COURT!! I KNOW THAT 99.9% OF AMERICAN WILL STAND BEHIND ME. I KNOW AMERICA WAS FOR SALE, BUT ARE YOU SELLING US THE CITIZENS TOO?? THE ONES THAT PAY YOUR SALARY, THE ONES THAT ARE SUFFERING IN THIS ECONOMY. YOU DON'T SUFFER, YOU ALWAYS GET PAID BY US AMERICANS CITIZENS, THE TAX PAYER YOU ARE TRYING TO SCREW EVERYDAY. WAKE UP AMERICA AND LOOK AT WHAT IS GOING ON, REALLY GOING ON, WE ARE BEING SOLD DOWN THE MUDDY RIVER OF POLITICAL & BANKING CORRUPTION. I SAY NO TO THIS BILL BEFORE THE SENATE.