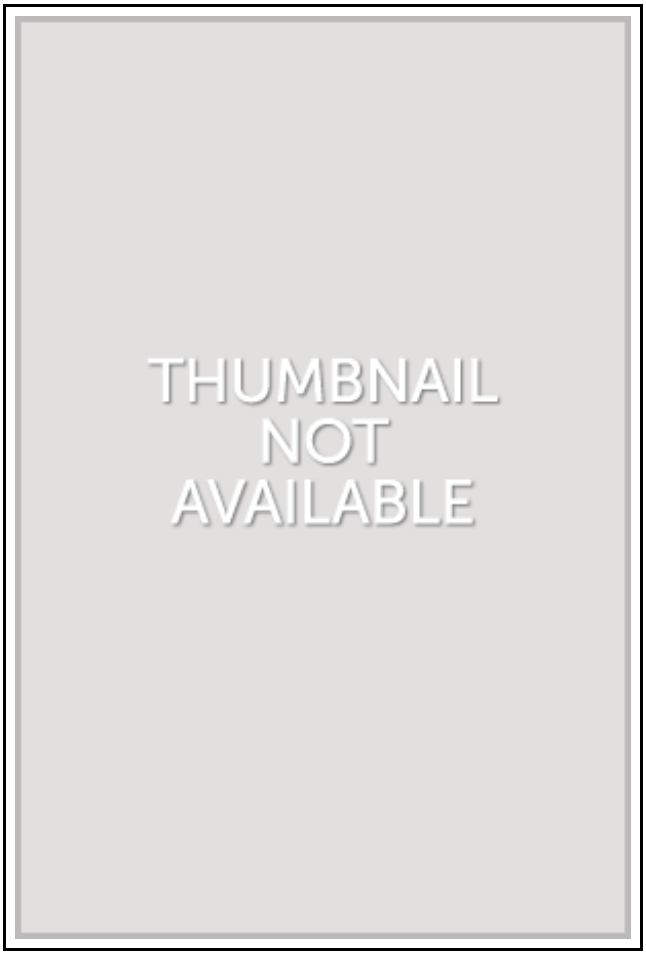
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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 172 pages. LC Number: KF27 . J856 2007r OCLC Number: (OCoLC)406359267 Subject: Financial crises -- United States. Excerpt: . . . 11 gentleman is recognized. I will respond, and then we will proceed with the testimony of our panelists. Mr. Feeney is recognized. Mr. F. Well, thank you, Madam Chairman. I think it is im-EENEY portant that we had a second hearing. Some of us were very con-cerned that we had rushed through the first consideration. And I remain determined to point out that the unintended consequences that may adversely impact credit markets throughout America in this bill really need to be examined by the Financial Services Com-mittee, which has the bulk of the expertise. Having said that, that decision is admittedly way beyond my pay grade, as to whether or not the Financial Services Committee ought to consider what potentially could be the most damaging im-pact on credit availability in the homeowners market in America of any bill that - in the 6 years since I have been here. I will say that all of us are sympathetic with the plight of homeowners that for whatever reason may be foreclosed on in their homes. So there is an enormous amount of sympathy with the 1 or 2 or 3 percent of Americans that may suffer this. But ultimately, there is a price to be paid for allowing a judge to arbitrarily cram down the mortgage after the fact. And that price I am afraid could be huge. The protection for home lending in the Bankruptcy Code goes back at least to 1898. In 1978, Sen-ator DeConcini pointed out the intent of section 1322 (b) 2 of the code was to preserve the availability of residential...

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