



Dear Friends,

**20 days, 20 ideas, 20 minutes, \$20: Makeover**

Here is Idea #5 in our campaign to give voters actual solutions to our current challenges and our 20 steps to a Total Democracy Makeover.

We need you as a partner in this journey to a healthy, vibrant and thriving democracy. [If you like the idea, contribute \\$20.](#)

My opponents are in the kowtowing business--kowtowing to party establishment, big money, PAC, and K Street. I am in the solutions business. The solutions business for Main Street's small businesses--your business.

Our stock market is supposed to be a place where we can invest our hard-earned dollars. But because the criminal element of Wall Street breaks the law with impunity while Congress does nothing and the DOJ looks the other way, in 2008 we hardworking Americans were devastated and lost a large portion of our savings--savings we earned.

Worse yet, the tragedy is that the economic meltdown was entirely avoidable. Some of the most direct causes of the meltdown--exploitative financial instruments stemming from absurdly inflated mortgage rates--were entirely legal. Had the tried and true mortgage rules that have been served us well for decades been followed, the crisis in the housing market never would have occurred.

**DeFranco Delivers Idea #5: Tried & True Mortgage Rules Must Be Reinstated**

We should demand that Congress prohibit interest-only loans and ensure that the Government will not back these loans. Interest only loans are a disaster as we saw in the 2008 implosion of our market. These loans are unsound financial practice and should be banned. When anti-small-business financial products are allowed to infect the market, all of us pay for the gambling of irresponsible borrowers and the banks that throw money at them, only to take it from them later in inflated interest rates.

Any person in the real world would see that these bad loans are illogical, a set up for disaster, bad for the American people and bad for the economy. Why hasn't my opponent done something about it?

My fifth idea is a solution that is not only fair but will also have a tremendously positive impact on jobs and our economy by taking the extreme volatility out of the housing and the stock market.

**My solution #5: Healthy Housing Market= Better Stock Market= Fuel Job Growth & Grow Main Street.**

[If you like Idea #5 click here now to contribute \\$20.](#)

[If Idea #5 is your favorite so far, contribute \\$55](#)

For democracy,

A handwritten signature in blue ink that reads "Marisa".

Marisa DeFranco



Paid for by DeFranco for Congress  
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