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The **Department of Education (ED)** Notice: [Request for Information on Evaluating Undue Hardship Claims in Adversary Actions Seeking Student Loan Discharge Bankruptcy Proceedings](#)

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OK, where should I begin? HR2366 would fix a constitutional flaw in US bankruptcy law, as it is unconstitutional in violating the uniformity clause (Art 1 sec 8, cl 4). In the United States, bankruptcy is governed by federal law. The United States Constitution (Article 1, Section 8, Clause 4) authorizes Congress to enact "uniform Laws on the subject of Bankruptcies throughout the United States." This clause is a special type of Equal Protection. Also, without proper notification (Truth in Lending, which was stripped), Due Process is violated. Lastly, if rich people can get BK for huge amounts repeatedly, but not college students, this is immoral. Let me remind everyone that bankruptcy is a "financial" second amendment, a means of self-defense against predatory lending. That is why many have called BK a Free Market check/balance on predatory lending and tuition inflation, since borrowers who can defend themselves do NOT get price-gouged with tuition inflation. This would cure the twin problems of tuition inflation and college debt (which, at 1.4 Trillion or so, surpasses Credit Card debt, and, as the US Dollar is on the hook for this debt, it WILL crash the US Dollar. The solution to the 1st problem is HR2366, attached as a file, and enrolled in the US House of

Representatives. The 2nd problem's solution is to eliminate use of tax dollars to make or back (guarantee) ANY college loan, by lowering loan limits (see 2nd bill, a proposed bill by Gordon Wayne Watts of Lakeland, Fla.). Also, as tuition is monies going to an arm of the government, tuition is legally a tax, and students are being over-taxed. Sec. of Ed, Betsy DeVos claims to be a 'Conservative,' but her failure to address this over-taxation and her refusal to demand congress fix a law that violates Conservative Constitutional principals (the uniformity clause at the least) is not good. See the attached files, #1 and #2, my filing AND COURT STAMP DOCUMENTATION before the SCOTUS, #3 and #4, two op-eds (by Watts and Collinge), #5 and #6, the two bills (one enrolled, one proposed), and #7, the video notes with links to the video documenting that the Conservative case for college loan bankruptcy is stronger than the Liberal one. See <http://GordonWatts.com> or <http://GordonWayneWatts.com> for downloads of these docs, as well.

PS: Yes, I'm "the" Gordon Watts who almost won in re Terri Schiavo all by myself, so I've got Conservative Creds:

Sources:

[1] In Re: GORDON WAYNE WATTS (as next friend of THERESA MARIE 'TERRI' SCHIAVO), No. SC03-2420 (Fla. Feb.23, 2005), denied 4-3 on rehearing. (Watts got 42.7% of his panel)

<http://www.floridasupremecourt.org/clerk/dispositions/2005/2/03-2420reh.pdf>

[2] In Re: JEB BUSH, GOVERNOR OF FLORIDA, ET AL. v. MICHAEL SCHIAVO, GUARDIAN: THERESA SCHIAVO, No. SC04-925 (Fla. Oct.21, 2004), denied 7-0 on rehearing. (Bush got 0.0% of his panel before the same court) <http://www.floridasupremecourt.org/clerk/dispositions/2004/10/04-925reh.pdf>

[3] Schiavo ex rel. Schindler v. Schiavo ex rel. Schiavo, 403 F.3d 1223, 2005 WL 648897 (11th Cir. Mar.23, 2005), denied 2-1 on appeal. (Terri Schiavo's own blood family only got 33.3% of their panel on the Federal Appeals level) <http://media.ca11.uscourts.gov/opinions/pub/files/200511556.pdf>

Look, I liked Pres. Trump, and voted for him - and would do so again, but if HE (actually, his companies, not him personally, but the same difference, OK?), if HE got discharge in Bankruptcy for MILLIONS, like many other rich Republicans, Democrats, and powerful people, why not students? Why not?

Please fix this new form of slavery - DEBT slavery -- ANY slavery is wrong, including this illegal monopoly, here. Please stand for Conservative principals (moral rights & wrongs, lower taxation, adherence to the US Constitution, etc.), and please lobby for passage of HR2366, a bill: "To amend title 11 of the United States Code to make student loans dischargeable," as are ALL OTHER loans, OK? Thank you. (PS: I am aware of the Undue Hardship exception, but it is next to impossible, and in my book,

college loans are NOT dischargeable in Bankruptcy, because the Undue Hardship standard is unreasonably high - And, per the above, Unconstitutional.)

Gordon Wayne Watts, Lakeland, Florida, USA///

Uploaded File(s) (Optional)

- BILLS-115hr2366ih.pdf: **success**
- GordonWayneWatts-vid-LINKS-andNOTES.pdf: **success**
- 15-485_CourtsStamp-Feb09-2016-RECEIVED-Re-GordonWayneWatts.pdf: **success**
- Collinge-column-READ-this-FIRST.pdf: **success**
- TipToHelpTrumpWin-HiRez-8.5x14.pdf: **success**
- one-of-several-GREAT-proposed-BILLS-114hr-GWW-proposed-ih.pdf: **success**
- Tetzlaff-Intervention-GordonWayneWatts.pdf: **success**

This information will appear on
Regulations.gov:

First Name: GordonWayne
Country: United States

Last Name: Watts
State or Province: FL

City: Lakeland
Category: Student

This information will **not** appear on
Regulations.gov:

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