

I Demand Biden Forgive My Home Mortgage Loan



By: Devvy

February 26, 2024

Right before the 2022 ~~election~~ selection, the career criminal in the WH decided for votes to “forgive” college student loans. Well, since Biden has advanced from dementia (which the corrupt DNC KNEW when they ran him in 2020) to Stage 1 Alzheimer’s, anyone with an open mind can see that befuddled old man is not in charge. Old Joe could care less about the hardship of student loans.

No question for those who fully understand the game being played, dirty Marxist traitor and yet another constitutionally ineligible individual to hold the office of president, can see Hussein Obama and his underlings are running the show. Of course, Obama takes his marching orders from the shadow government kingpins.

There are some historical and legal facts Americans must understand. First, no where in Art. II, Section 2 does it give any president under our Constitution, the Supreme Law of the Land, any authority to sign unconstitutional bills into law, independently create an agency or cabinet. That includes the Federal Department of Education. Way back in 1867, President Andrew Johnson signed the Department of Education Act in 1867. Johnson was told the act was ‘harmless’.

Of course, it rumbled and tumbled around from agency to agency gradually becoming worthless. Its role back then was

described as a tool to collect data and information from schools and teaching methods that allegedly would create great school systems.

Give tyrants an inch and they take a mile; that first Dept. of Ed morphed into the Office of Education via the unconstitutional Dept. of Health, Education and Welfare which then split off the education branch. Then in 1979, peanut pusher, do-gooder, Jimmy Caaarter [D] signed the unconstitutional [Department of Education Organization Act](#) into "law".

Second, no where in Article 1, Sec. 8 of the U.S. Constitutional ([Legislative Authority](#)) does it give a scintilla of authority for Congress or any agency they create to hand out loans. Not to banks, school students, Macy's, GM/Chrysler, Ducks Unlimited or small businesses to name a few. [Go read it](#). Example: "To promote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries;" Promote does not mean fund.

Ah, I know what you're thinking but Freddie Mac and Fannie Mae are [congressional charters](#). Again, nowhere in [Article 1, Sec. 8](#) of the U.S. Constitution, Legislative Powers of Congress, can one find the authority to set up congressional charters. Forget the free-for-all "general welfare" clause. The best analysis is on this page with several sections: [General Welfare Clause – Tenth Amendment Center](#)

The whole purpose in drafting what became the U.S. Constitution was to ensure a LIMITED FORM OF REPUBLICAN GOVERNMENT. No, not the Republican Party and [not a democracy which is mob rule](#). The 'Founding Fathers' were firm in their commitment to a limited government. For decades we've had – *thanks to both parties* – a bloated monster destroying our once great republic and about half the adult population now dependent and subservient for mother government's financial

largess.

Ronnie Reagan campaigned on the promise of abolishing the unconstitutional Federal Dept of Education. Once elected, those promises blew away in the wind of politics and voters who care nothing about the Constitution.

“11. Because we trust our fellow Americans, rather than centralized government, we believe the people, acting through their State and local elected officials, should have control over programs like education and welfare – thereby pushing power away from official Washington and returning it to the people in their communities and states.” [1996 Republican Party Platform](#) which has been shredded by RINO’s and cowards in Congress and our Texas state legislature.

When presidential candidate Bob Dole [R] ran, he clearly and publicly stated it was time to get rid of the Federal Dept of Ed. Of course, by that time the PRIVATE teacher’s unions pretty much controlled that cabinet and they vote. **They are a major factor in destroying public education in this country.**

In 2010, 111 incumbent House Republicans (and 12 senators) supported getting rid of the Federal Dept of Education. Most are gone now. Constitutionally grounded Rep. [Thomas Massie](#) (R-Ky.) brought forth a bill to get rid of that unconstitutional cabinet many years ago and has reintroduced it session after session after session including this one: H.R. 899[1].

“Unelected bureaucrats in Washington, D.C., should not be in charge of our children’s intellectual and moral development,” Massie said two years ago. “States and local communities are best positioned to shape curricula that meet the needs of their students. Schools should be accountable. Parents have the right to choose the most appropriate educational opportunity for their children, including home school, public school or private school.”

When Republicans held the majority in both the House and Senate under Trump less than two dozen Republicans supported getting rid of that unconstitutional cash cow propaganda operation funded by BORROWED money from Congress' candy store, the FED. **States are under NO obligation to have any ties with that cabinet and should cut them off.**

Massie's bill will die again this December. Another unconstitutional cabinet with a 2024 budget of \$90 BILLION BORROWED DOLLARS WITH INTEREST. We pay federal "income" taxes for education. We pay either personal state or sales tax (here in Texas we have no personal state income tax) for education. But, since the people's purse is over \$34 TRILLION in debt there's no money. Dial up the FED.

Contractual legal responsibility

When someone signs a contract to repay a loan they are expected to do so. Automobile, motorcycle, home, piece of land, personal loan through a bank. When the Federal Dept of Ed started making unconstitutional loans to students, they then became loaded with debt before they even graduate – *if they ever do*. It sickens me so many parents push their child(ren) into a community college, university, state college who really don't want to go. Oh, but the parents! Our son/daughter is the first in our family to go to college! But, we can't afford it, so let them take on massive debt in the form of loans and the Dept of Ed is very so happy to make those illegal loans while so many students drop out and still owe the money *they signed a contract to repay*.

What percentage of college students drop out after the first year? How many students drop out of college after a few years?

Fairly consistent since 2021 is every year it's about a 40% college dropout rate. As of September 2023, outstanding student loan debt was \$1.74 TRILLION dollars. Think about that and why so many either can't or won't repay what they owe when they signed for the loan. Why pay back a \$20,000 student

loan when you dropped out during the second year?

In June 2023, the U.S. Supreme Court said Biden had no legal authority to cancel or reduce student debt loans. Joe's response? I don't give a damn what the Supreme Court says and continues to screw YOU the taxpayer: [Page 3](#), "(a) The text of the HEROES Act does not authorize the Secretary's loan forgiveness program." Yet, it's still going on.

Only Congress has the power to screw taxpayers for student loan "forgiveness". Attending college or a university in this country is ELECTIVE. **There is no law requiring any American to attend a college or university** and besides the loans being unconstitutional since they are handed out by an unconstitutional cabinet, it is FLAT OUT MORALLY WRONG to let the borrower off the hook.

Do I want kids who truly want to attend an institution that used to be of "higher learning"? Has student loan debt caused terrible financial problems for the student who can't pay? Yes, very much so and something he/she should have considered very carefully before signing a legal loan obligation. *How many hundreds of thousands since those loans started being handed out like candy on Halloween end up with useless degrees and can't find jobs?* They end up flipping burgers or delivering pizzas. Nothing wrong with working for an honest day's pay, but when you've got \$75,000 or more in college debt loans, well, you get the picture.

Those with student loan debt working for minimum wage can't make the payments or refuse to even try because their degree in some idiotic field that was the fad and oh, so woke now can't get them a cup of coffee. It's called buyer's remorse. **But, that does not erase their legal obligation.** I truly do feel sorry for young adults who made such a bad decision but **it's not my responsibility to loan you money to attend college any more than it's moral to force you through taxation to make my home mortgage payment.** No one forced me to buy my house

and when I signed the loan documents, it legally obligates me to pay back the principle plus whatever interest is attached to the loan.

How would you like it if career criminal Biden declares a mortgage forgiveness for homeowners struggling to make payments? You will end up paying for that debt in more taxes (even though you rent because you can't afford a house) just like the student loans being forgiven. Right now, numbers of bankruptcies are climbing and banks once again just like 2008 onward are starting to build inventories of repossessed homes.

There's something many don't know: [How Student Loan Default Affects Your Social Security Benefits](#) – “When you default on federal student loans, you should know the government will find a way to get their money back and make your finances much more difficult to manage until they do. For example, you can get sued and have your wages garnished at work—but that's far from the extent of it.

“According to the U.S. Department of Education, defaulting on student loans can also lead you to have your tax refunds and federal benefits payments (like Social Security payments) withheld and applied to your defaulted loans through a process called Treasury Offset.5”

Biden did it for votes but the U.S. Supreme Court said no. **No problem, Biden's lackeys are still doing it and the hell with the court's decision.** Why? Because no one is trying to stop it. (Empasis mine.)

[The Supreme Court rejects Biden's plan to wipe away \\$400 billion in student loan debt](#), June 30, 2023 – “The court held that the administration **needed Congress' endorsement before undertaking so costly a program.** The majority rejected arguments that a bipartisan 2003 law dealing with national emergencies, known as the HEROES Act, gave Biden the power he claimed.”

[Biden cancels \\$1.2 billion in student debt six months ahead of schedule](#) – President Biden has now bailed out more than 3.9 million student loan borrowers **without an act of Congress**, Feb. 21, 2024

So where is Congress? Shush. It's an election year.

My question: Can Congress sue? I'm not a lawyer and have no legal training but I can read, research and more importantly, understand what I'm reading. (Emphasis mine below.)

[Student Loans, Congress, and Standing: How the House Can Sue the Biden Administration](#), Sept 1, 2022, The Congressional Institute

“Summary: President Joe Biden’s plan to forgive student loans exceeds his authority under the Constitution and Federal law—an encroachment on Congress’s authority. To reaffirm congressional authority, the House should employ the Boehner Doctrine and vote to sue the Biden Administration. Though most House Democrats may support the President, moderate Democrats may join the minority Republicans by voting for a resolution to authorize a lawsuit.

“It is fairly easy to come up with policy reasons why President Biden’s plan to forgive \$400 billion worth of college debt is bad. The dollar amount of this loan forgiveness will likely exceed the entire amount of the much-ballyhooed, if wrongly named, Inflation Reduction Act. **A loan is a legal contract that people willingly enter.** What other loans are people just allowed to walk away from without declaring bankruptcy?

“It is deeply wrong to make people who could not go to college pay for people who do. From an equity perspective, it is helping the well-to-do at the expense of hard-working men and women. It is another \$400 billion infusion into the economy that will just make inflation worse – and it will also make it last longer. But perhaps most importantly, forgiving this debt

requires a law passed by Congress, not an unconstitutional presidential executive action.

Standing and the Student Loans

“The problem with challenging the Biden Administration in this is, how to stop it? Plaintiffs in a lawsuit must demonstrate that they have standing to sue, which means that the defendant’s actions must have injured them, and the courts can right the alleged wrong.

“Who then, according to the courts, has the legal standing to file suit against the Biden Administration?

“Normally, a private citizen or organization would sue the government, asking Judicial Branch to halt some action on the part of the Executive Branch. Could a private citizen who is not eligible for the loan repayment argue that they were injured on the grounds that the plan transfers a massive debt from one group of citizens to the population as a whole?

Rest at link.

Please note here in Texas we have what’s known as taxpayer’s standing which is what allowed me to sue the Secretary of State to keep any candidates for U.S. Senator off the ballot because I had iron clad proof the Seventeenth Amendment **was not ratified by enough states**. Two states short and the corrupt have gotten away with it thanks to cowardly judges here in Texas.

In summary, you’re struggling to put healthy food on the table while inflation is eating US alive. Struggling to pay your health care premiums, auto insurance or rent while Americans with student loan debt are now having their debt forgiven paid for by you.

I’m sorry for Americans at any age who took on unconstitutional student loans but **it was your decision and**

it's your responsibility to honor the debt, not mine or my sister or my neighbor who didn't go to college but rather works in construction or went to cosmetology school. I know this will anger those who are counting on getting their student debt wiped out, but put the shoe on the other foot and then hate me for writing this column.

Where is the U.S. House of Representatives? Holding a razor thin margin, I believe they can file a lawsuit now and get it on the docket.

I MUST add this because several primaries are coming up and then Super Tuesday, March 5th with 16 states primaries; [see schedule here](#). There is, IMHO, only ONE choice for Doanld Trump to make regarding a VP pick. It's is NOT Vivek! Rama-smarmy in bed with the commies (his pharma businesses) who looks down his nose at you. *Do not be fooled by him*. A very polished hustler. Rama-smarmy has attached himself to Trump like glue. It's all about money – for himself.

Tulsi Gabbard no one wants. Yes, she served our country and is against wars for profit but [she is NOT a natural born citizen and therefore ineligible](#) to be president. While in Congress did nothing other than go along to get along.

Sen. Tim Scott seems like a genuinely nice man. He believes the states should NOT address the killing of the unborn. How unfortunate. **Supports “free” trade which has killed our ag, industrial and manufacturing sectors which made us the wealthiest debt free nation in all of history.** Supports one of Trump's biggest mistakes: [USMCA](#). Once again, those advising him suckered Trump on the USMCA. Scott signed the term limit pledge: 12 years US. Senator and you're gone. Scott became a U.S. Senator in 2013. That means he's promised to leave by 2025.

Do NOT be fooled by S. Dakota guv, Miss Fashion Plate herself who never met a mirror she didn't love. Gov. Kristi Noem is

NOT as popular as people think. Good PR machine but I know people who live in S. Dakota and they do not support her for VP as well as many constitutional organizations. When employers in Noem's state demanded people take those deadly EXPERIMENTAL GENE THERAPY injections (passed off as COVID vaccines), Noem publicly stated if people didn't like the mandates go find another job. Disgusting.

I caught a recent interview with her on either Clay & Buck or Hannity where she bragged about this program: [Noem's Numbers Don't Prove Real Change in Job Growth from Bad-Plumber Ads](#), Jan. 10, 2024. She also vetoed a hemp legalization bill, a bill many lawmakers in her own party supported. Very stupid. [HEMP: The Revolution America Needs to Prosper](#), Mine, U.S Observer Newspaper

Reality: I am voting for Trump again but by the time he's sworn in (unless the Democrat/Communist Party USA is able to pull off another steal), President-Elect Trump will be 78 years old. (Born June 14, 1946). Hopefully, he will live a longer life; he's in good physical shape and mentally sharp as a tack as they say. However, we are on God's schedule not ours.

A VP is one heart beat from the Oval Office. My personal and ONLY pick is [Sen. J.D. Vance from Ohio](#). Vance seriously opposed Trump in 2016 but like so many others, he watched Trump and everything he was trying to get done while fighting off his own party and corrupt judges (think the wall) and eventually has become a staunch supporter. Vance also firmly believes the 2020 election was stolen from Trump. The bottom line for me is Vance is very intelligent; I watch C-SPAN hearings, I do research, serious research. I follow voting records.

Not only is Vance very intelligent, but should it happen, *Vance IMHO is the only individual who could step right into the presidency fully prepared.* I also believe Vance would work very well with Trump as they're "on the same page". Very

important when you consider what happened with Benedict Arnold, Mike Pence. J.D. Vance is a rarity in DC. *He's a fighter and not afraid of the shadow government* (some call deep state). Vance is a man of courage and integrity. You may feel differently but I'm simply stating why I believe he should be Trump's pick.

In politics, optics are a big deal. J.D. Vance appeals to both men and women. If *you* feel he would make the best choice for Trump, put it up on Trump's social media platform NOW and maybe, just maybe, Trump will see how many Americans want Vance as his VP. I do think there's a good chance Trump will make a VP announcement after Super Tuesday and I pray it's not Noem, Rama-smarmy, Scott, Gabbard or Byron Donalds. DeSantis being thrown out there is just more noise.

For a thorough, comprehensive education on the Fed, the income tax, education, Medicare, SS, the critical, fraudulent ratification of the Seventeenth Amendment and more, be sure to order my book by calling 800-955-0116 or click the link, "[Taking Politics Out of Solutions](#)". 400 pages of facts and solutions. Order two books and save \$10.00

© 2023 NWV – All Rights Reserved

NEW E-Mail Devvy: devvyk@protonmail.com

NewsWithViews on Truth Social. Follow us @NewsWithViews
<https://truthsocial.com/@NewsWithViews>

NewsWithViews on X. Follow us @NewsWithViews2
<https://twitter.com/newswithviews2>

Related:

Save your energy sending me nasty email. I was a substitute school teacher for three years until the mask mandate and I said good-bye. Even if I were a full-time teacher, I would never join a teacher's union. I've read a whole lot of books

and articles on this from those deeply entrenched in trying to save America's children from being dumbed down in public schools.

[America is learning the devastating power of teacher unions](#) – “Teacher unions are different from unions in the private sector. When they negotiate, they often sit across from bosses they helped elect through millions of dollars in campaign contributions, with parents and kids excluded from the process.”

[The Worm in the Apple: How the Teacher Unions Are Destroying American Education](#)

Video interview, The New American: [How Unions Helped Destroy Education](#)

[Teachers Unions: Are the Schools Run for Them?](#) “Teachers unions are increasingly dictating policy to the schools. The NEA has denounced back-to-basics programs as “irrelevant and reactionary.” The union is the leading advocate of “no-fault” teaching—whatever happens, don’t blame the teacher.”

History of bill:

[H.R. 899 \(115th\): To terminate the Department of Education 2017](#). 12 Cosponsors, all Republicans. Of course, my House member which we hope to throw out in our primary underway, Jodie Arrington, has never supported the bill but **does** support **double taxing** seniors’ social security benefits. Arrington could care less about senior citizens.

[H.R.899 – To terminate the Department of Education 2019](#). 12 Cosponsors, all Republicans. Not Jodie Arrington.

[H.R.899 – To terminate the Department of Education 2021](#). 20 Cosponsors, all Republicans. Not Jodi Arrington.