From: Bernie A Sikorski

Subject: Credit Risk Retention - Reg RR

Comments:

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Proposal: Credit Risk Retention

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I think the requirement of a 20% down payment on new mortgages by the borrower will really hurt the real estate insudrty and make the crisis worse. As always these rules written by congress who have no real touch with main street ends up hurting the very people they are trying to help/protect. Dodd-Franks need to be re-written and toned way down.