From:	Cypress Woods High School, Preston K. Hutson
Proposal:	1415 v. 3 (RIN: 7100 AD74) v. 3 Margin and Capital Requirements for Covered Swap Entities

Subject: Margin and Capital Requirements for Covered Swap Entities [R-1415]

Comments:

Date: Dec 01, 2015

Proposal: Margin and Capital Requirements for Covered Swap Entities [R-1415] Document ID: R-1415 Revision: 3 First name: Preston Middle initial: K Last name: Hutson Affiliation (if any): Cypress Woods High School Affiliation Type: Educational (Edu) Address line 1: Address line 2: City: State: Zip: Country: UNITED STATES Postal (if outside the U.S.): Your comment: How do we know how setting minimum requirements for these globally crucial banks'

long term debts will affect the issue of one bank having undue leverage over another due to the second bank's having used the first bank's debt in a time of crisis to absorb losses?