

From: Deena Brazy  
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Name: Deena Brazy

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Any bank that was part of the sub-prime mortgage fiasco should not slip through a loophole that allows them to earn a high grade. These banks have already come through this mess relatively unscathed. Their day-to-day practices should be penalized by poor ratings at the very least.