From: M. Harmer

Proposal: 1411 (7100-AD70) - Credit Risk Retention

Subject: Credit Risk Retention - Reg RR

Comments:

Title: Credit Risk Retention

FR Document Number: 2011-14444

Legacy Document ID: RIN: 7100-AD70

Publish Date: 6/10/2011 12:00:00 AM

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Please submit all the information required on the left for the people recieving this to the sender, it is only fair.

Comment:

With Barney Frank involved, I find the concern minimal with regard to Fannie Mae and Freddie Mac appointees that he hamstrung our economy.

Sen. Frank, should quite frankly, remove him self as he is quite notably a "Peter Principle" person in his position.

We have enough problems with out his additional neopotism involvement in the important parts of our functioning econcomy, as our current condition reflects.

Sincerely,