From: Jonathan Watkins

Subject: Credit Risk Retention - Reg RR

## Comments:

Public Comments on Credit Risk Retention:

Title: Credit Risk Retention

FR Document Number: 2011-08364

Legacy Document ID: RIN: 7100-AD70

Publish Date: 4/29/2011 12:00:00 AM

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City:

Country: United States State or Province: Postal Code: Email Address: Organization Name:

As a loan officer I have read this bill and can truly say this would be an added impediment to potential home buyer. Espeacially first time home buyer or people just getting started. There are underwriting standards already in place to determine good loans there is no need to further add on to the process and shut out potentail home owners from achieving their dream.