

From: Amerihome Mortgage, Rod J. Hill
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Comments:

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Proposal: Credit Risk Retention
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Name: Rod J Hill
Affiliation: Amerihome Mortgage
Category of Affiliation:
Address:
City:
State:
Country:
Zip:
PostalCode:

Comments:

This is completely unnecessary the Mortgage market worked wonders for decades before the 2008 meltdown, the toxic mortgages are gone, the old regulations control that and any new regulation is overcompensating for what was a economic bubble. This new regulation will all but shut down the mortgage market, not that we could not figure out how to price the mortgage, but once it was priced and that would mean mortgage rates would have to move up to over 7.8% the rise in rates itself would cause a true real estate DEPRESSION.