

From: Samantha McCoy
Subject: Credit Risk Retention - Reg RR

Comments:

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Proposal: Credit Risk Retention
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Name: Samantha McCoy
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I am writing to express my concerns about the proposed Qualified Residential Mortgage Rule (QRM). I think that it is unfair to require home owners to come up with a down payment of 20% before purchasing a home.