

From: Robert Armstrong
Subject: Credit Risk Retention - Reg RR

Comments:

Public Comments on Credit Risk Retention:=====

Title: Credit Risk Retention
FR Document Number: 2011-14444
Legacy Document ID:
RIN: 7100-AD 70
Publish Date: 6/10/2011 12:00:00 AM

Submitter Info:
First Name: Robert
Last Name: Armstrong

Do not require all banks to under go a stress test. Just those banks that are in trouble or have had trouble in the past.

If you require all "big" banks to do so you will reduce capital gains and more importantly dividends.

Banks are owned by most mutual funds, small investor will be hurt if these banks loose value due to the cost of setting aside more money for loses, etc.

Investment through mutual funds is the best and safest way for all Americans who can not afford to buy individual stocks.
Hurt the income mutual funds receive from "Big Bank" dividends and you hurt the little guy who is trying to get ahead.

If you must apply a stress test do it to only banks in trouble or near trouble.

Thank you,

Robert Armstrong