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Comments:

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

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Dear government employee,

It is a privilege to have a chance to submit my comment about the financial regulation, especially for an immigrants from China.

In my humble view, the purpose of financial institution is to facilitate the commerce and manufacture of the goods. Of course they need to make a profit like any other company. But the lust for making a killing profit large enough for a early retirement should be controlled. This could lead to excessive risk taking. So the government should have corresponding regulation to limit the banks from taking too much risks.

My tax dollars went to rescue the bank in year 2008. It is my hope and wish that our government do a better job in regulate the banks so that we do not need to have another bailout. Instead, it is banks' social responsibility to facilitate the commerce and help the business to create the jobs, rather than creating billionaire at tax payers expense.

You have all my supports in regulate the bank and promote the economy. They will be reflected in my next vote.