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Comments:

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

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I agree that the banks need to submit their annual capital plans for review and adhere to the 7% capital cushion adopted at Basel III.

This economic mess is still not over and our economy cannot withstand another meltdown. These banks must be watched over and regulated since they have no social conscious or will to simply do the right thing. Their lust for unbridled profits is bringing down the whole system. Another crisis and the American people may demand that these banks be socialized.

Please put these rules into effect and bring governess back into play for our future's sake.

Regards,  
William Rey