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Comments:

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

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**YOU WILL NOT GET CORRECT RECORDS RE: CAPITAL PLANS FROM THE 35 LARGEST BANKS**

I was a financial auditor with ITT Finance for 15 years prior to buying rental property and owning my own business. Prior to the financial downfall, I had a \$77.2mm business credit line with Bank of America. I sold some property and paid off my BofA working capital loan. At the time my credit line was in the high XXXX: stellar! Once I paid it off, without reason, they closed my credit line. HOWEVER, their records indicate still today that my open credit line is \$77.2mm. I've requested that since they will not allow me to use it they show zero. They have refused to. As an auditor it makes me wonder how many other BofA credit lines show an amount that is not usable. Thusl providing the Federal government with what their incorrect credit line total is, compared with their correct and less true outstandings. Thuslproviding you with purposefully incorrect financial information of inflated credit lines which you don't know have been closed. I'd be happy to share this information with you, and I know others who have been placed in the same situation.