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Comments:

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I fully support these newly proposed regulations. The bank collapses of 2008 must not be allowed to occur again; they caused far too much damage to the overall economy of the country, and many people lost their savings due to the unregulated greed of the investment banks.

Banks stating the consumers were to blame for their greed are only partially correct -- they offered sweet deals which should have never been offered, but people looking for a home could not resist. I have never made any late payment on my mortgage, but we have to realize that the result of the 2008 financial collapse created a bigger, even riskier scenario for the overall economy -- nearly all of these banks are now "too big to fail", and would require government bailout if they did over-extend themselves again.

Banks must be required to have liquid investment collateral in order to protect not only consumers, but also the overall financial system.