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Comments:

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

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Based on the crisis that the banks put the country through since 2008, I believe that the amount in reserve should be 10%. Most banks have received TARP, and it has helped to present an unrealistic picture of their finances, and have allowed them to pay dividends and exorbitant commission fees to themselves. No money has yet reached Main Street, so hold them to a higher reserve.