From:	Howard Hanna
Proposal:	1411 (7100-AD70) - Credit Risk Retention
Subject:	Credit Risk Retention - Reg RR

Comments:

To whom this concerns.

I think passage of this will harm the real estate business . people have been buying FHA for many years and have government backing to 80 percent. why change now for the way george bush ran the government. the real estate industry is a big part of our economy. thanks

Howard Hanna