

From: Sheila Waddell  
Subject: Regulation Y

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Comments:

To the FRB and FDIC,

This correspondence serves as notification to the above referenced docket and respective Regulatory Information Numbers concerning Resolution Authority of each of the regulatory agencies. I write to you as a material interest beneficial owner by inheritance to the Estate of John & Margaret Hazelwood and on behalf of the current beneficial owners. The aforementioned Estate is an affiliate of but not limited to JPMorgan Chase & Co. I understand that pre-merger notifications and early termination of the waiting period have been filed in the Federal Register by appropriate persons/companies. I also understand that the registrant has filed with the Federal Reserve eligible collateral for liquidation and redemption of their Capital Trusts as non-banking institutions for the particular purpose of resolution and registration of transfer to the ultimate beneficial owners. This transfer can be or should be able to be effectuated and consummated by any member institution, state non-member institution or broker/dealer within my state; Michigan.

I look to you for proper guidance and direction on the opening of accounts for clearance and settlement purposes regarding disposed of securities by those of whom have previously controlled the respective cash accounts through book entry only transactions. It is also understood that the registration of transfer is to be accompanied by and along with the Medallion Signature Stamp of the associated transfer agent even in the event of a tri-party transaction. The appropriate securities are attached, or should be attached to TT & L accounts under the Department of Treasury being that they are OID. I would request the "direct registration" method for multilateral uniformity.

It is my hope that this can be a rapid and orderly resolution as defined under the Resolution Authority of the FRB and the FDIC so as to effectively mitigate involved risks. You may contact me at or reply at the e-mails above. You may also contact Mrs. Dawana Cox at .

Your expediant reply is urgently requested.

Thank you,  
Sheila Waddell