

Oklahoma Bankers Association
Regulation RR, Credit Risk Retention (Docket No. R-1411)

On September 13, 2011, members of the Oklahoma Bankers Association met with Governor Elizabeth Duke to discuss the interagency proposal on credit risk retention. Members noted concern among community bankers about the standards for qualified residential mortgages (QRMs) under the proposed rule, and some members advised waiting for more information on reform of the government-sponsored enterprises (Fannie Mae and Freddie Mac) before taking further action on the QRM standards.