

From: Cesar Otoyá
Proposal: 1443 (RIN 7100 AD 90) Higher Risk Mortgages
Subject: Reg. Z - Interagency appraisal requirements for higher-risk mortgages

Comments:

Date: Dec 03, 2012

Proposal: Appraisals for Higher-Risk Mortgage Loans [R-1443] Document ID: R-1443 Revision: 1 First name: Cesar Middle initial: Last name: Otoyá Affiliation (if any): Affiliation Type: Other (Oth) Address line 1: Address line 2: City: State: Zip: Country: UNITED STATES Postal (if outside the U.S.): Your comment: My opinion - the reason Americans are so pissed is that their purchasing power parity has gone down the toilet. I know that you guys need to make your profits, I totally understand that but if we can go back to 1913 purchasing power parity you guys wouldn't have all this publicity going on.

As I mentioned before, can we just come up with a new currency and continue our powerful leadership around the world. It would certainly help me because I don't have a job and I am broke.

Thank you for reading.

Sincerely,

Cesar Otoyá