

From: Anonymous  
Proposal: 1411 (Ver 2) (RIN 7100-AD70) - Credit Risk Retention  
Subject: Credit Risk Retention

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Comments:

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Proposal: Credit Risk Retention [R-1411]

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First name:

Middle initial:

Last name:

Affiliation (if any):

Affiliation Type: ()

Address line 1:

Address line 2:

City:

State:

Zip:

Country:

Postal (if outside the U.S.):

Your comment: QRM should match up with QM. Any requirement for lenders to set aside funds based on loans with less than 20, or 30% down, will create a situation where only rich folks can buy homes. If this is allowed to happen, the only lenders left will be the big 4. Once they run through their reserves, then how do we finance housing in this country.