

From: D. L. Evans Bank, Trevor Matthews
Proposal: 1411 (Ver 2) (RIN 7100-AD70) - Credit Risk Retention
Subject: Credit Risk Retention

Comments:

Date: Aug 29, 2013

Proposal: Credit Risk Retention [R-1411]

Document ID: R-1411

Revision: 2

First name: Trevor

Middle initial: S

Last name: Matthews

Affiliation (if any): D. L. Evans Bank

Affiliation Type: Commercial (Com)

Address line 1: PO Box 1188

Address line 2:

City: Burley

State: Idaho

Zip: 83318

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment: It makes complete sense to have the definition of QRM equal QM. This will reduce confusion in the banking industry and will make both regulations easier to comply with. I work for a small community bank, with limited compliance staff and resources, and this proposal will help reduce the already crushing regulatory burden we face.