

From: York University, Benjamin Geva  
Proposal: 1409 ver. 2 (RIN 7100-AD68) - Reg CC - Availability of Funds and Collection of Checks  
Subject: Regulation CC

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Comments:

Hi,

I know I am way late -- but for the 'public good' (at least as perceived by me) I would like to draw your attention to two points:

1. Regarding ?229.34(g) -- is any remedy provided in case of multiple electronic checks created by a depositor related from the same paper check?
2. P. 6702 --'C. Presumption of Alteration' -- the true distinction is between forged drawer's signature (counterfeit check) and forged endorsement (when payee's name is replaced). UCC 3-407 -- Alteration -- does not apply in the latter case -- in which a person other than the payee makes the name replacement. That is, 3-407 deals with alteration by the holder -- otherwise its remedies do not make sense. Upon request I am prepared to elaborate more on the point.

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