

From: Cathy Harragian
Proposal: 1585(RIN 7100 AE-90) Reg A -Extensions of Credit by Federal Reserve Banks
Subject: R-1585; Reg A

Comments:

To whom it may concern: Thank you for your plain language interpretation of your regulations. As to understanding what this regulation change is about, it appears it will increase flexibility to the your small banks requesting credit, particularly during a crisis. My concern is to your policy created conditions that affect the next generation. My request is that you continue to reduce the amount of asset holdings that the federal reserve holds. These artificially held assets are effecting the ability of our nation to be strong. The next generation is having problems keeping a roof over their head. When a large portion of families with two working adults at the start or mid range of their careers are having problems affording the rent for an apartment. It shows a direct correlation between the artificially held real estate governmental assets and citizens inability to succeed in increasing our country's strength. So in plain language please do your best to reduce the unnecessary propping up of assets that are directly hurting our citizens. Thank you.

Cathy Harragian