

Proposal: 1621 (AF15) Reg Q - Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE)

Description:

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Comment ID: 132792

From: Karin Snyder

Proposal: 1621 (AF15) Reg Q - Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE)

Subject: Regulation Q; Regulatory Capital Treatment for High Volatility Commercial Real Estate (HVCRE) Exposu

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Comments:

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Proposal: Regulatory Capital Treatment for High Volatility Commercial (HVCRE) Exposures [R-1621]

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Your comment: I absolutely oppose any weakening, repeal, or restructuring any rules, regulations, or statutes that are currently applicable to HVCRE's. It is unconscionable that you are considering increasing the exposure of the average US citizen to having to bail out financial firms yet again, for their poor decisions and greed. Deregulation has already forced taxpayers, such as myself, into paying billions for the greed of S & L's, large banks and financial companies. The Federal Reserve is supposed to protect our economy, and withstand political pressures. Why are you allowing yourselves to be influenced by politics, and Commerce? Although the wealthy are again making obscene profits, the average taxpayer has not recovered, nor benefitted, from the current "recovery". Yet you want to expose us once again economically, and increase the risk of another economic downturn. Do not support the weakening of more rules and regulations that were put in place to protect taxpayers, and the economy. It is obvious that the people running these corporations, etc., are ruled by greed, and don't learn from history. You telling the public that these regulations aren't needed, because the behaviors that created "The Great Recession" won't happen again, is ludicrous. Of course it will happen again, just like it happened when the government repealed the regulations to prevent another "Great Depression" for the same reason, and we all know the results of that - continual financial crises that the taxpayers pay the price for.