

From: [Mailsnail](#)
To: [Comments](#)
Subject: [EXTERNAL MESSAGE] Comment on 88 FR 86646
Date: Tuesday, February 13, 2024 11:03:45 AM

Dear FDIC,

Hope this email finds you well. I am commenting in support of improving the collection of information. To maintain a fair, free and transparent market it is crucial that information is collected and shared to have an even playing field.

There are some improvements that could be added to the regulation that would enhance market transparency, risk management and accountability. An increase to mandatory reporting in both sections 2 and 3 will aid in the enhancing as explained below.

Section 2 I would like to recommend adding asset securitization policies and MIS improvements mandatory. Not only does this improve risk management for financial institutions, regulators can more effectively assess the quality of risk management across the industry.

Section 3. Introducing mandatory reporting for complex structured finance transactions would be valuable. This addition would ensure that financial institutions maintain formal, written policies and procedures, providing a clearer picture of risk identification and assessments.

Thank you all for the time, effort and opportunity to comment. Have a wonderful day.

Best regards,

John Smith