

**From:** [justin@howethproperties.com](mailto:justin@howethproperties.com)  
**To:** [Comments](#)  
**Subject:** FDIC Proposed Rule - RIN 3064-AD70  
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**Attachments:** [bottom.letterhead](#)

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If this new proposed rule were to go into effect, making home buyers put down 20% for the best rate, this would put many good, bill-paying homebuyers out of the market. Home buyers do not want to buy homes now either because they don't have the credit or the money for a downpayment or both. By implementing this proposed rule, the FDIC and the Fed and the Treasury department will be setting the housing market recovery back for another 5-10 years. This proposed rule needs to be dropped and allow the housing market to recover. The Federal Government needs to get out the mortgage business and go about the business of protecting its citizens from enemies either foreign or domestic.

Please reconsider this rule as it will hurt the economy not help the economy.

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