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Title: Credit Risk Retention  
FR Document Number: 2011-14444  
Legacy Document ID:  
RIN: 3064-AD74  
Publish Date: 6/10/2011 12:00:00 AM

Submitter Info:  
First Name: Stacey  
Last Name: Tiller  
Mailing Address: 6355 Chestnut Hill Road  
City: Flowery Branch  
Country: United States  
State or Province: GA  
Postal Code: 30542

I'm just going to keep this short & sweet. I'm an Office Administrator and also a REALTOR. I've been in this industry for over 20 years but I'm extremely concerned about the impact that this change could make on the economy and of course on Real Estate.

I've considered the the effect this would have on me, my children and our family. The 20% down payment is completely out of our reach and we're in pretty god shape financially except that we don't have a large savings.

We're not one of the many that have lost our home because of the current economy but this change could definitely put as at a very large risk. I work full time to help pay our household bills and my income is very much needed to do that.

If this bill does go in to effect, it would be a matter of time before my real estate company would end up closing. Our company has really hung in there during these difficult times but I don't feel like any real estate companies will last for long if this happens. This would also largley effect our builders, lenders and so many other already hard hit industries.

I know that my letter will be one of many and I'm sure not as well written as many but it is written from the heart.

Sincerel y,

Stacey Tiller  
Extremel y Concerned Ci ti zen