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**To:** 'regs.comments@occ.treas.gov'  
**Cc:** 'regs.comments@federalreserve.gov'; Comments  
**Subject:** Implementation of Basel III!

Hello. I understand our government is trying to make changes to protect the banking system with this Basel III. Day after day, week after week and month after month, as a loan portfolio manager, I have been looking at default loans created by those “bad and greedy loan officers and managers”. How many are really held accountable despite our economy collapse? As far as I know many are still making loans just like before. The problem has little to do with the banking system. It is the people who drove our economy down. And with more new laws favoring the “bad guys” to take advantage of the legal system, we are never going to get out of this mess. If the government really wants to fix the economy, they should review the “sources” from all the default loans to determine what really went wrong and take a different approach to originate loans. Otherwise, our economy will never be fixed.

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