

**Subject:** Leverage & Risk-Based Capital Rules

Date: Sep 25, 2008 Proposal: Risk-Based Capital Guidelines; Leverage Capital Guidelines Document ID: R-1332 Document Version: 1 Release Date: 09/19/2008 Name: A V S Affiliation: None Category of Affiliation: Address: xxxxx : Anaheim State: CA Country: UNITED STATES Zip: 92807 PostalCode: Comments: In review of the proposal set forth I believe that one of the sole reasons in part of the credit crises is the conflict of interest that is applied in the banking and credit market. And or the noncompeting clauses imitated by several banks within its customer base. This in its self will not foster further growth and or competition in the industry, and leave the consumer with ever increasing debt with over inflated interest rates. As I'm sure you are aware that the economy is like a wild horse that cannot be tamed only corralled by slight increases and or decreases in the funds rate