

**Subject:** Risk Weight Reduction (Fannie Mae and Freddie Mac)

Date: Oct 16, 2008

Proposal: Minimum Capital Ratios; Capital Adequacy Guidelines; Capital Maintenance; Capital: Treatment of Certain Claims on, or Guaranteed by, the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac)

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Name: Brenda I Paris

Affiliation:

Category of Affiliation:

Address:

City: seattle

State: WA

Country: UNITED STATES

Zip: 98103

PostalCode: 98103

**Comments:**

The Credit Rating Agency's are quick at rating and slow to correct mistakes, if they do at all. People have lost confidence due to this lack of "being correct" and, "not taking things seriously." This needs to be addressed before I can begin to comment. The investigation report regarding the Credit Rating Agency's conduct is on the Office of Currency Comptroller website. Perhaps I will begin a new nonprofit Credit Rating Agency, hire hard working people who know how to audit the accounting of large companies.