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Attn: Mortgage Insurance Eligibility Project
FHFA, Div of Mission and Goals
400, 7th st., SW, Ninth fl
Washington, DC 20024

To whom it may concern;

I understand that you are taking input from the public on the proposed PMIER's. As a small investor this is my opinion.

1) Why not base the capital reserves on the risk levels a company is willing to take. Therefore, if a company is willing to insure only home buyers with credit scores above 700 one risk level, 600 another risk level, etc. Also, it should be based on the amount of risk in a particular range. A company with 95% of the insured credit levels above 700 should not have to hold the same proportional reserves as a company with only 70% the insured credit levels above 700.

2) What's the periodicity of the event your trying to regulate. If the periodicity is long then why not give a more generous time frame for the regulations to take affect

3) Whatever is decided it should take into account the affect this decision will have on the companies involved.

Thank you,



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