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To: [IFHFA REG-COMMENTS](#)
Subject: Comments FHFA-2014-0023-0001 RIN 2590-AA45 due 11.24.2014
Date: Monday, November 24, 2014 7:15:33 PM

We do not see how the Basel Committee on Banking Supervision and the Bank for International Settlements should govern the laws of the United States of America.

We elect none of the Board

We cannot see what court of law would have jurisdiction over for judicial action.

Board of the International Organization of Securities Commissions has no jurisdiction under the laws of the United States of America. Securities and Exchange Commission and Commodity Futures Trading Commission are members, not the country.

Are conferences from membership organizations and not the Rule of Law governing our financial markets?

We elect representatives and expect the governance to stem from the US Constitution.

Swaps, derivatives under any name are highly speculative. Legal entities should be held responsible, not consolidated groups.

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