From: Forrest Cambell <fcambell@gmail.com> Sent: Monday, August 01, 2011 10:17 PM

To: !FHFA REG-COMMENTS

Subject: RIN 2590-aa43

I oppose QRM as proposed. This will severly hurt the housing industry, home values and our economy. I strongly urge you to heed commentary presented by the CA ASSN of Mortgage Professionals and the Realtor Associations.