

To Whom It May Concern:

These regulations are not to be implemented unless there is a corresponding regulation and/or tax associated with these regulations to "compensate" the private property owners for the cost and financial burden that will be borne by a few citizens to implement these regulations for the public use of preventing money laundering by terrorist.

Referring to a document numbered (BILLING CODE: 4810-02-P), I quote the following sentence:

**SUPPLEMENTARY INFORMATION:**

**I. I. BACKGROUND**

"As amended, section 5318(h)(1) requires every financial institution to establish an anti-money laundering program that includes, at a minimum: (i) development of internal policies, procedures, and controls; (ii) the designation of a compliance officer; (iii) an ongoing employee training program; and (iv) an independent audit function to test programs."

Without an enacted corresponding regulation or law to fund these required "anti-money laundering program(s)" this regulation is UNCONSTITUTIONAL."

Amendment V, U.S. Constitution,

"...nor shall private property be taken for public use without just compensation."

From the presumption of liberty and as a U.S. citizen I demand and expect my federal government to respect, obey, and adhere to all of the tenants of our Constitution.

Thus, it is imperative that this regulation be withdrawn immediately or funded for the allocation of "just compensation."

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*"They that can give up essential liberty to obtain a little temporary safety, deserve neither liberty or safety."* Benjamin Franklin - 1759