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**Comments Received :**

Thank you for the opportunity to comment on the FBAR, which I have been completing and filing for the 33 years that I've lived in France.

First, the requirement to send it to the Financial Crimes Enforcement Network seems to assume that I may be committing a crime and I have to prove that I'm not. This is not presumption of innocence.

Second, I often have problems with the online submission when I try to complete the PDF version, which would allow me to interrupt completion and come back to it later. In the past, I have had to switch my browser from my usual Safari to Chrome or Firefox to access the PDF without an error message about having the wrong version of Adobe Acrobat, when in fact I DO have the latest version. This year, I was unable to access the PDF version in any of those three browsers, so I had to complete the web form.

Improving the browser interface would go a long way to improving my attitude toward completion of the form.

Thank you again for the opportunity to comment.