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**Comments Received :**

Dear Sir,

As an American living in Canada, married to a Canadian , I find the FBAR an undue burden , given that I need to do my banking and investing in Canada. I am filing my US income taxes which will reflect my Canadian investments and income. I urge the OMB agency to make substantive changes in the information requirements. It needs to disapprove of the renewal of authorization and instruct the agency to Make it better targeted, more transparent. Simply the requirements. You do not require US citizens living the Us to file this information every year. Imagine , 350 million FBARS and income tax returns! Too much paperwork. Thank you for your attention.