

I am writing you to discuss FATCA. You see, I am an American just as much as any American with the small exception being that I am living overseas.

I myself am finding it now hard to open simple mutual funds in order to save for my future and the future for my two little girls because of FATCA and foreign companies unwillingness to deal with Americans. That my retirement and my children's futures could be less than those in my local country and those in the US disappoints me. Why do I have to pay the price for the hunt of tax cheats? Is there not a better way?

FATCA is hurting ordinary Americans like me who have decided to move and live and work in a different country for one reason or another. I am sure that you can understand that many of us our trying our best to make a living in a new country and it has not always been an easy road. The implementation of FATCA is hurting these people like me because of the strain that it puts on foreign (local to us) financial institutions.

Many financial institutions have closed down accounts to Americans who actually are just trying to make a living and are in no ways trying to cheat on their taxes, who also are paying (often substantial) taxes in the country that they are living and earning their money.

We are becoming persona-non-grata in our local communities around the world.

I am all for taxation, for taxation of the rich and for cracking down on tax cheats and offshore tax scams. What I am not for is that we small people who are just trying to make a living having a strong disadvantage just because we are American. I am also against that we are the only country where we are taxed based on our citizenship and not our residence but I am willing to let that slide and do not really mind filling in my tax forms every year even though I also fill in my tax forms in my local country.

I am also willing to let it slide that we are being taxed without representation, something that our forefathers fought so hard against.

Please, call off the witch hunt and revoke FATCA. I believe that there are other laws that we can put into effect that can achieve what you want to without hurting so many Americans.

Thanks,

A handwritten signature in black ink, appearing to read "Emma Lind". The signature is fluid and cursive, with a large initial "E" and a long, sweeping tail.