

From: Susan Williams <usersuz@hotmail.com>  
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To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

Top executives should not be allowed to hold stock, period. Time and time again, this has resulted in their "puffing" the company's performance and skewing the true numbers to the public and the shareholders, so that they may benefit personally. Giving management an interest in the business is tantamount to insider trading. Think about it.

The regulations should be tightened to allow for much more prosecution of malfeasance and to provide for clawbacks in that event.

When you consider these suggestions, please keep in mind the millions of Americans who lost their retirement fund, their childrens' college fund and their homes to an irresponsible and deceptive upper echelon of Wall Street bankers. Some of them are standing in line at the shelter right now. When the public's trust in the machinery of the markets is betrayed, people stop investing, the system suffers, innovation stops, business stagnates and jobs are lost.

Thank you for considering my comment,

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