

From: Carol Daniels <alphacarol@gmail.com>
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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

The Housing component of the recession is to me the most tragic and unnecessary. In saving the mortgagors, the system failed the mortgagees. The (contract agencies hired by the big banks?) folks dealing with ordinary people played fast and loose with ethical behavior and destroyed too many hard-earned home gains by the poor, jobless, and unsophisticated ny their tactics.

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