

From: Todd Clay <cityguypol@gmail.com>
Sent: Thursday, May 19, 2011 11:50 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm not convinced of your involvement in the recent financial crisis although I admit I'm not really sure one way or another. Maybe you just overlooked regulations or processes that were happening that shouldn't have been and for that I admonish you. I think I've rebuked the real authorities that were either asleep at the wheel or looking elsewhere; those being the SEC, the FED, the Treasury and the FDIC.

If you did wrong than let it lay on your conscience and know that good working men, women and children were and are severely affected by your lack of action.

Perhaps you saw it as the last hurrah before unemployment became a permanent way in this country because of the rise of the BRIC countries and you figured well let's squeeze out every last penny out of these clueless people while we still can before they have nothing left. If that's the case I assure you that some day you too will face the same because today we might be the what you consider clueless but tomorrow you will be low man on the totem pole.

Regards,

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