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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

The impacts of current payout and bonus incentives for bankers are obvious. Compensation should be based upon the quality of what a banker or financial services person delivers, not on engaging in high-risk behavior. Change the incentives so they don't collapse our economy again. Let the bankers wait long enough - 5 to 7 years - to see if the loans they've made are sound. THEN let them collect bonuses.

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