

From: Mary and Paul Carlson <prcmarc@gmail.com>
Sent: Friday, May 20, 2011 10:40 AM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

Dear Sirs:

Our 51 year old son is a small time contractor whose business seemed to finally be making a living for his family after years of struggle. Then came the 2008 crash for him. The people who hired him to build on and repair their property couldn't borrow any money so his jobs dried up to nothing. He did get a job with a winery 35 hours a week for half of what he could make before - because he works hard and knows a lot, but he has piled up credit card debt in the process, and the credit card folks have sliced all his credit to nothing, so he cannot cover materials and employees until he gets paid. When he has worked for the State of California, they are so slow in paying him that we are his financial last resort. He works 15 hour days, and he has no money to fix or replalce his old trucks whose transmissions have gone out.

We are retired and half of our income goes to his family to help out with keeping things going and the kids in college. It is really frustrating to see the figures on the Wall Street predator's compensation when we know they are the culprits in this whole economic mess. We fear for his health.

Why can there be ANY thought of loosening the very moderate regulations that have been enacted to reform their outrageous past behavior? What we need is a push for loosening the LENDING to small banks and small businesses so they can hire back the employees they used to have. That is what MY son would be doing!

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