

From: Charla Hatton <charlahatton@yahoo.com>  
Sent: Monday, May 23, 2011 4:43 PM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

The economic collapse of 2008 affected us all. In our case, the housing market collapse coincided with my husband's heart attack, and we lost our home. After a lifetime of never even being late on a payment for anything, much less missing one, we had to declare bankruptcy. Our son-in-law lost his job, and our grandson can't find his first job after completing a community college certificate program.

We have fended off bitterness, but we feel justifiably angry that the system which broke so calamitously and caused so much pain might be allowed to survive intact. Surely it's time to put in place reforms that will create disincentives for recklessness.

I am no expert, but I trust you are. The apologists who claim that salaries and bonuses must be obscenely high to attract the best and brightest are an offense to moral people everywhere. The implication is that money and only money motivates bright people. Please prove them wrong. You're bright, and I trust you to find a way to rebalance the system so that the vast majority of us don't suffer when a rapacious few play fast and loose with our economy.

Thank you for listening...and for doing the right thing.

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