

From: Debbie Richards <debbie.richards@meetingsfocus.com>
Sent: Monday, May 23, 2011 5:49 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because my family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

Wall Street greed and outrageous pay practices were a major cause of the collapse. Yet, they get rewarded. And CEO's get rewarded even if their companies do poorly. I and my mom and siblings lost nearly 50% of our investments and retirement in 2008. Then we helped bail out the banks. I just read an article how salaries for big corporations are bigger than ever. Something isn't right. CEOs should not be paid with company stock as that influences them to promote policies that help their short-term bottom line. And any company that's been bailed out should not be giving out big salaries and bonuses, period. Where's the "shared sacrifice??" Always on the backs of those who can't afford it. Thank you for considering my comment,

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