

From: John McGloin <jemcgloin@verizon.net>
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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

Short term incentives give executives too much temptation to put their interests ahead of their customers and share holders, not to mention the US economy. Incentives should have a minimum five year delay or clawback so that the longterm health of the company is in the short term interest of the decision makers.

Thank You, John McGloin

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