

From: Cindy Ladig <cladig@woh.rr.com>
Sent: Thursday, May 19, 2011 10:30 AM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

To Whom it May Concern;

The financial crisis that began in 2008 and still affects us all today should never be able to do the same to future generations. Rules and regulations need to be changed so that the greedy cannot stand on our backs to fill their pockets.

Much to our detriment greed permeates our society. It erodes our values and causes heartache and financial pain for the victims. Government should protect regular Americans not the greedy privileged ones that prey on unsuspecting victims.

I hope that you will deliberate and pray about how you can be a force for good in this matter. Your decision will affect not only my children but also yours.

Thank you for your work on this issue.

Sincerely,

Cindy Ladig

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