

From: Kevin Sanders <animaldoctors@juno.com>  
Sent: Thursday, May 19, 2011 11:09 AM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

I am writing to express my concern regarding bonuses and compensation for bankers, and others who's self-serving behaviors contributed to the economic crisis of 2008 and beyond. The ability to take huge bonuses even after having a bank collapse is most alarming of all. That an executive can influence a bonus by "cooking the books" is at best unethical, at worst criminal.

Incentive-based pay is a good model, provided there is controlled oversight. There are schemers in all industries; where the stakes are millions in compensation, we need to watch closely.

Banks and other financial institutions do not seem to be regulated enough to keep the greed of many of these people under control. Therefore, more, not less regulation is in order.

We must keep the fox from tending the chicken coop.

Thank you for considering my comment,

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