

From: Chuck Zalac <crz@usa.com>
Sent: Monday, May 23, 2011 3:32 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because many people I know and thousands in Ohio were affected by the economic collapse of 2008, and we don't want it to happen again.

Wall Street's outrageous pay practices were a major cause of the collapse because the wrong incentives were in place. It paid off in bonuses to gamble! So they don't collapse our economy again, delay bonuses, or set a formula that a bonus can not be more than 2 times their annual salary.

Thank you for considering my comment,

Chuck Zalac
150 23rd ave. N
st. petersburg, FL 43214