

From: antonio lucero <migm_f@yahoo.com>
Sent: Monday, May 23, 2011 8:17 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.

The fraud committed by the rating agencies and the banks in establishing the false quality ratings assigned to bundled real estate loans must be prosecuted. And the faulty mechanisms that allowed this to happen must be identified and new regulations established to prevent a reoccurrence of this sordid practice in the future

Thank you for considering my comment,

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