

From: Patricia Jorgensen <pcjorgensen@msn.com>  
Sent: Monday, May 23, 2011 11:34 PM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

I'm writing because I have seen the heartache and pain in my community due to the collapse of 2008. Empty homes and businesses are a reminder that it could happen again soon if things don't change.

Banks and agencies made more money by foreclosing on people instead of working with them to keep them in their homes until the storm was over. Foreclosing made the agency or bank's bottom line look better so execs could meet the criteria for their bonuses. While people were losing homes, the execs were raking in huge bonuses on others' misery. This is despicable and needs to be stopped. Wall Street, the banks and FHFA have failed mainstream America while execs pulled in millions of dollars in unearned bonuses. Who is overseeing and verifying that these bonuses were earned because of true company growth, not just creative accounting practices?

Thank you for considering my comment,

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