

From: Laura Martin <lmartin1005@gmail.com>
Sent: Monday, May 23, 2011 11:37 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I am writing to you because my I wanted you to hear my story due to and since the Wall Street collapse of 2008.

In 2008, I was a happy single mom. I had a good job and was able to modestly provide for my two children. We were able to afford the necessities of life such as food, medicine, shelter, etc. I was able to pay our bills and have a little left over for a movie or some type of inexpensive entertainment. We were not wealthy by any means, but life was good!

Then the economic tsunami hit in 2008. As a consequence, I lost my job. I was unable to find another job. I had to apply for unemployment. I kept hoping over time that something would turn up in the job market, but time after time I was turned down. I had worked all of my life and felt worthless now. I lost my health insurance not just for myself but for my children. After my unemployment benefits ran out, I had to go on welfare. In the meantime, I was diagnosed with a terminal disease. My hope for the attainment of the American dream is over. I eventually got a job which paid a little more than minimum wage. I do not make enough money to support my children and my medicine is so expensive that I sometimes just go without.

My family has suffered greatly due to the recklessness and greed of Wall Street. I believe that compensation should be based upon how many communities you help with small business loans, home loans, etc. The banks were supposed to lend the money, not keep it for themselves. There should be no compensation whatsoever unless Americans are being helped in some fashion. They have destroyed the dream for so many people, now they should be placed in a position to do something about that, something positive. The American people were looted by greedy Wall Street pirates whose actions have caused consequences the magnitude of foreign terrorists.

Compensation should be based upon making your particular community better by lending money to consumers, depositors and by investing some of their money in schools and job education.

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