

From: Jane Patience <janepatience@yahoo.com>
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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

Like many Americans, I'm really stunned and horrified at the way the banks have been bailed out on the backs of the people, especially low-and middle-income persons like myself who can ill afford it.

Thanks to this wholly-bank-caused recession, I've almost lost my job THREE times as my workplace cuts personnel over and over. I'm still standing, but I'm doing the work of ten people and my pay has not increased since 2006. Yet more and more keeps getting piled on me, and more and more staff get cut-- with the rest of us happy that we still have our overworked, underpaid jobs. I make \$35,000 per year, which is enough to keep me barely middle class. In the meantime, the cost of EVERYTHING is rising.

Force bankers to work as hard as ordinary folks, and not to earn obscene bonuses for taking risks with other people's money. Regulate them. Our economy is too precious to keep tanking due to greed and incompetance.

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