

From: Cheryl McKinney <chetani.mckinney@gmail.com>
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To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

Let's learn a couple of things from the collapse of 2008. For example, delaying the bonuses until loans prove themselves sound would be a good idea.

Otherwise, we repeat these painful situations:

- My son graduated with honors and looked for his first full-time job for 9 months. We are crossing fingers that the one he found will hold up.
- My daughter will graduate this month into the grimmest of job markets. We are all trying to keep positive while keeping a room ready at home should she need a place to stay.
- Our local school districts have cut student services, such as nurses and busses, to the bone. Now they are looking at increased class sizes and fewer instructional days.

Otherwise, we repeat the above scenarios, symptoms of the disintegration of our society, because we have continued to allow greedy Wall Streeters to prey on all of us. Would that not be outrageous???

Thank you for considering my comment,

Cheryl McKinney

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