

From: Spencer Mallder <mallder@gmail.com>  
Sent: Thursday, May 26, 2011 2:20 PM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

I have lost many, many thousands of dollars as a result of this financial crisis. I have had to change my plans for retirement. I may not ever retire. However, the financial "professionals" responsible for the collapse now have more moral hazard then ever.

Please address this problem before we are subject to an even bigger crisis in the future. Please address this problem by rewarding bankers for managing risk, maintaining a lower leverage ratio, and the overall health of the bank (which should NOT be measured by pure revenue and profit).

Please put regulators in place that can monitor these risk and health metrics and that can rein in banks the engage in risky behavior.

Please create metrics that track the health of the overall banking system. I am unaware of any that exist today.

Please stop the revolving door between Wall Street and the Treasury (especially Goldman). There ARE qualified academics and other qualified corporate leaders that can fill those government roles. Currently, we have the "foxes guarding the hen house".

Thank you for considering my comment,

Thank you for considering my comment,

Spencer Mallder

San Diego, CA