

From: Tammy Valentine <daraghtammy@yahoo.com>
Sent: Thursday, May 26, 2011 2:42 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

My name is Tammy Valentine and I'd like to submit a comment about the Wall Street Reform Bill. My family, along with so many other families, was affected by the economic crisis of 2008. My husband has not received a pay raise in three (3) years and has had to cut three (3) members of his staff from full-time to part-time (benefits lost!!). The price of homes in our town has depreciated, and school and town programs have been cut. We are suffering because of the corrupt pay practices of our financial sector. Yet, Wall Street Executives still receive billions of dollars in bonus payments for shady dealings. Another collapse could be just around the corner, which will lead to more suffering for the middle and working class.

The bonus/incentive payments should be reduced, and should be allotted ONLY if a given transaction is legitimate and not built on shoddy practices.

I think I can speak for most Americans when I say that we expect our government to regulate Wall Street and change the practices that led to the 2008 collapse.

Thank you.
Tammy Valentine

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Maywood, NJ