

From: Jonathan Krueger <jpk@rawbw.com>  
Sent: Thursday, May 26, 2011 2:43 PM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

I spent two years unemployed because of the collapse of 2008.

I can't afford to spend another two years unemployed. I'll be homeless. I'll lose all my savings. I'll have nothing to retire on. It's that simple. This CAN NOT HAPPEN AGAIN.

Now: one thing we MUST DO to prevent it happening again and again again: stop allowing incentives for bad behavior. Change the incentives so big bonuses for CEOs are delayed at least five years. That way, we'll know if the loans they made in year one remain good.

Thank you for considering my comment,

Jonathan Krueger

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