

From: Keith Rafferty <krrafferty@comcast.net>
Sent: Thursday, May 26, 2011 4:41 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because my family, friends, co-workers and I were affected by the economic collapse of 2008, and I don't want it to happen again!

I'm writing, too because I think it is obscene that bankers and other 'corporate high-flyers' have retained the millions they 'legally' stole while millions of Americans are unemployed, underfed, defeated and trillions of dollars poorer.

Change the incentives so *Wall Street* doesn't collapse our economy again! At a minimum, it only makes sense for regulators to set up procedures for shareholders to grab back unearned, unwarranted, and outrageous bonuses.

When it turns out that profits in one year were built on illegal practices and cook-the-books accounting practices, and when it becomes clear in subsequent years that the bonuses managers paid themselves were based on false data, those bonus payments should be paid back to the companies.

I find it hard to believe that after three-years, nothing has changed on Wall Street and that very little has been done to try to prevent Wall Street from screwing America once again.

This regulation NEEDS to be put in place and soon!

Thanks

Keith Rafferty

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