

From: Martha Andom <browneyedgr1615@hotmail.com>
Sent: Thursday, May 26, 2011 9:09 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because my family and I were affected by the economic collapse of 2008, and we don't want it to happen again.

I purchased my home in 2004 and refused to sign up for a subprime loan. But my friend who works at the grocery store and her husband were not so lucky. They thought they had finally achieved the American dream, by buying a home for their two kids. A good neighborhood and good schools. Until their interest rate went up 3 years after they purchased their dream home. Their monthly house payments kept on increasing, her husband was laid off and their kids had reached their teenage years.

The family lost their home and they had to move back to their old neighborhood, and the kids lost their friends. Their future is up in the air. The lesson they learned besides not taking subprime loans...that working hard does not pay, that financial institutions can screw ordinary Americans out of their hard earned dollars, and that the laws of this country are stacked against ordinary people. We all lost our wealth in the financial debacle. We will all have to work 5-10 years longer than we anticipated. Sad and hard times continue for us in these United States of America

Thank you for considering my comment,

Martha Andom

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