

From: Albert Kirk <albert.kirk@hspirit.cdom.org>  
Sent: Sunday, May 29, 2011 12:23 PM  
To: !FHFA REG-COMMENTS  
Subject: Comments regarding RIN 2590-AA42

As a Pastor, I see first hand the effects of the decisions of bankers and investment companies.

As a "layman" in this area, I don't have the solution but ask that changes be made to protect the "little people."

Sincerely,

Rev. Albert Kirk

Albert Kirk

Memphis, TN