From: Janet Church <tamarlane7@gmail.com> Sent: Tuesday, May 17, 2011 9:44 AM To: !FHFA REG-COMMENTS Subject: Comments regarding RIN 2590-AA42

I'm writing because my husband and I worked hard over forty years to accumulate nearly half a million dollars in pensions and property. We lost EVERYTHING because of Wall Street scams and speculation. If our wonderful children had not bought us a modest house we would be on the street. We live on social security and my 66 year old husband had to get a part time job so we would be able to just eat out once a month. I cannot go back to work due to need for multiple surgeries on my back but we have no health insurance and cannot afford deductible on Medicare. To say that it bothers us to see these greedy bastards raking in profits that they STOLE from our pockets is enough to make me suicidal. It is too late for us but please protect our children and grandchhildren.

One way to change the incentives so Wall Street doesn't collapse our economy again would be for regulators to set up a way for shareholders to grab back ill-gotten gains.

If it turns out that the profits in a given year were built on shoddy practices that become clear in the out-years, those bonus payments should be forfeited.

Thank you for considering my comment,

Janet Church 1323 Liberty Street Oshkosh, WI 54901