

From: Kathleen Johnson <kathykronig@gmail.com>  
Sent: Tuesday, May 17, 2011 2:49 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.

During this time my husband was diagnosed with a terminal illness. We had to sell our home at a loss, our 401K was greatly diminished in value, and we've had to use all the money we had saved to send our son to law school. We are both physicians and never foresaw the day when we would have to worry about ending up unable to take care of ourselves.

Wall Street greed and outrageous pay practices were a major cause of the collapse. One way to change the incentives so they don't collapse our economy again would be to delay the bonuses for three, five or more years. That way, we'll know if the loans they made in year one remain good. In the bad days, bankers paid themselves on the volume of loans (mortgages) they generated, not on their quality.

Thank you for considering my comment,

Kathleen Johnson  
152 Aster Court  
Whitehouse Station, NJ 08889