From: Steve Bucholz <sbucholz@gmail.com> Sent: Thursday, May 19, 2011 10:12 AM

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 am 58 years old and have been working nearly continuously since I was 14 years old. I was "downsized" in 2009 and 18 months later have yet to come close to securing a subsequent position in business. There is a cascading effect of being in this position. Economic uncertainty, unable to refinance my mortgage which could SAVE me thousands per year, unbelievable trials in an attempt to get affordable healthcare, loss of personal esteem. It's all there, social, financial and personal ramifications. The fact that little has been done to reverse the nations financial fortunes is destroying America's future is troubling and disastrous. I know dozens of people battling through similar trials and we are becoming more desperate by the month. Please take the steps necessary to address this human tragedy.

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