From: Horace Mann <fbmann@juno.com> Sent: Thursday, May 19, 2011 11:06 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.

One way to change the incentives so Wall Street doesn't collapse our economy again would be to prohibit incentives altogether.

Thank you for considering my comment,

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