

From: Raul Santelices <rasantel@yahoo.com>
Sent: Thursday, May 19, 2011 1:02 PM
To: !FHFA REG-COMMENTS
Subject: Comments regarding RIN 2590-AA42

I'm writing because I was severely affected by the economic collapse of 2008, and I don't want it to happen again. As a Ph.D. student at a prestigious state university, I have seen the state funds plunge, fees increase to make up for this, and essential support and staff disappear. My situation at the beginning of my Ph.D. was precarious, but I was ok with that. However, now, I am barely able to survive and I am probably having to freeze my studies to work instead, if I can find a job. What a waste of resources and potential this represents!

The reckless, perverse-incentive based, short-term profit driven but long-term disastrous schemes used by "well respected" bankers (read "fraudsters") enriched them with large bonuses while irremediably destroying the financial foundations of the US economy and the global economy. They took no personal responsibility, and some profited even more from the collapse!

Thank you for reading this.

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