

From: Nick Fergis [nick@fergis.net]
Sent: Thursday, October 14, 2010 2:16 PM
To: !FHFA REG-COMMENTS
Subject: Opposition Voiced

To whom it may concern,

I believe that you should feel some level of responsibility for single handedly destroying the world economy, but without over reacting to the opposite end of the spectrum. You have rejected all private industry and government efforts related to boosting back our annihilated economy included but not limited the PACE program, the Freehold Business Systems program, others. You have been great at taking government handouts (from the taxpayers) but not at giving anything back.

You need to seriously consider taking an accommodating stance towards these programs. The liabilities associated with these programs can be statistically and mathematically calculated, and adjustments can be made to your Automated Underwriting System criteria to accommodate.

You all really need to not over react to the mess that you have created by going off to the other end of the spectrum.

Thank you for the consideration, which is about all that you can be thanked for thus far.