From: jane moran [mailto:janemoranlaw@wvdsl.net]

Sent: Friday, November 07, 2008 6:49 PM

To: Comments

Subject: RIN # 3064-AD 37

To Whom It May Concern:

I request the FDIC to provide full coverage through the TLPG program for IOLTA accounts which funds are used in all 50 states to provide civil legal services and access to justice for low income citizens. As an attorney who has worked with low income communities throughout my 30 year career, I can personally attest to the critical need for the programs funded through IOLTA accounts. The accounts open the doors of the Courts to so many people who would otherwise be ignored.

Jane Moran, Esq.

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