From: Balám O Letona [mailto:letonalaw@gmail.com] Sent: Thursday, November 13, 2008 1:05 PM To: Comments Subject: RIN # 3064–AD37

To Whom It May Concern:

It is essential that full coverage for Interest on Lawyer Trust Accounts (IOLTA) be included in the Temporary Liquidity Guarantee Program (TLGP) announced by the Federal Deposit Insurance Corporation (FDIC) on October 14, 2008. It is essential because states that establish IOLTA programs allow interest to be paid for charitable purposes including IOLTA programs. Today, IOLTA 37 states *require* lawyers to deposit client funds that cannot earn net interest for the client in IOLTA accounts. Interest generated from IOLTA accounts is paid to IOLTA programs that issue grants for the provision of civil legal aid to the poor, the administration of justice, and law-related education --which are vital to our democratic system's guarantee of equal access to justice for all. Please ensure that the Temporary Liquidity Guarantee Program (TLGP) provide full coverage for Interest on Lawyer Trust Accounts (IOLTA).

Thank you for your consideration of this urgent matter,

Balám Letona

--

PLEASE NOTE NEW FAX NUMBER: Balám O. Letona, Esq. Law Office of Balám O. Letona, Inc. 1347 Pacific Avenue, Suite 203 Santa Cruz, CA 95060-3940 Voice (831) 421-0200 Fax (831) 515-3110

Notice: This message, and any attached file, is intended only for the use of the individual or entity to which it is addressed, and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this communication in error, please notify us immediately by reply e-mail and delete all copies of the original message. Thank you.