From: dholland@itexas.net [mailto:dholland@itexas.net]
Sent: Wednesday, March 04, 2009 11:08 AM
To: Comments
Subject: Special Assessment

I feel this country is moving in the wrong direction when we start punishing everyone that is doing things correctly and rewarding everyone that is doing things incorrectly.

It is not good practice to give everyone a loan regardless of their ability to pay. It is not fair for anyone involved. The "special assessment" you have announced is asinine because it punishes the good banks and people that are being responsible and conducting business responsibly. And in turn you are bailing out the banks that created the problems for everyone. Another aspect of this debacle is the individuals that are responsible for the bad decisions are lining their pockets with the money the government is passing out. Remember the government cannot give anything it has not already taken from someone else.

It used to be the common goal to make life easier for the next generation, but our children and grand-children will pay for these mistakes.

Donald Holland