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**From:** Garland Binns [mailto:[gbinns@ddh-ar.com](mailto:gbinns@ddh-ar.com)]  
**Sent:** Thursday, March 26, 2009 12:47 PM  
**To:** LLCComments  
**Subject:** Legacy Loans Program/Legacy Securities Program

In regard to the Legacy Loans Program, all insured depository institutions should be allowed to participate regarding of their camel rating.

In regard to the Legacy Securities Program many insured banks hold securities that were neither originally rated AAA nor currently rated AAA. By requiring certain securities to have the AAA rating, many insured banks will be excluded from participating. Illiquid securities should be included, regardless of the rating, in order to accomplish the goal of this program.

Please let us know if we may provide additional information. Thank you.

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