
From: DANIEL GOLDBERG [mailto:admin@danielmoisesgoldberg.com]
Sent: Thursday, April 09, 2009 3:18 PM
To: LLCComments
Subject: Legacy Assets

Dear FDIC Chairman:

Not to mention all other items that need to be talked about, the legacy pools need to be sold in sections of One Million, Two Million, Three Million, Four Million, Five Million, etc until Ten Million Dollars;

Two, the Legacy Pools need to be sold off by ZipCodes;

Three, the Legacy Pools need to be sold as 1st lien legacy assets, 2nd lien legacy assets, construction lien legacy asset, commercial lien legacy assets, (etc);

Four, the Legacy Pools need to be sold as is;

Fifth, the Legacy Pools need to be sold to ANY investor that has the money inhand and the qualifications (mortgage broker, bankers, insurance agents, etc; Why? The more investors you have, the higher the bids);

Sixth, there was a bank that did all Hispanic loans (Banco Popular, NA. That Bank went under as well). Thus, you need to disclose if the pools are primary Latin, Asian, etc.. Why, translation costs need to be figure on the costs of the pools.

Seventh, if the pools have loans with ballons payments, PPP (Pre Paid Penalties), interest only loans, negative loans, etc. Investors need to know this information.

Finally, the most important thing: investors need to know if the pool has any non escrow loans. If so, has any tax liens been file on the properties. Why? The tax lien can be higher than the legacy assets balance. We need to know this. Researching this info can cost up to \$25.00 per property.

Thank you for your time,

Sincerely,

Daniel Goldberg
Mortgages Para Hispanos. Com Corporation
214.469-4994 Cell