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**Sent:** Thursday, November 13, 2008 11:21 PM  
**To:** Comments  
**Subject:** RIN # 3064-AD37

Ms. Sheila C. Bair  
Chair, Federal Deposit Insurance Corporation  
550 17th Street, NW  
Room 6028  
Washington, DC 20429

Dear Chairman Bair:

I am concerned about the potential unintended consequences to the Interest on Lawyers Trust Accounts (IOLTA) program associated with your announced Temporary Liquidity Guarantee Program (TLGP).

IOLTA funds provide a source of revenue for legal services to the poor in Texas. Without them, program funding will be slashed possibly up to 50%. This would mean severe cuts in services to the those most in need who would not, without the IOLTA fund, otherwise have any hope of getting help for their legal problems. Legal services programs provided by the Texas State Bar will be put under a serious financial strain that job cuts will also be likely.

Please make an accommodation for Interest on Lawyers Trust Accounts (IOLTA) as you implement your interim rules. Help to ensure that the critical resources generated by the IOLTA program to provide legal representation to the impoverished are not adversely affected.

Sincerely,

Kirsten Cohoon