

**From:** Gargiulo, Frank [mailto:fgargiulo@hhsdr.com]  
**Sent:** Friday, December 05, 2008 10:02 AM  
**To:** Comments  
**Subject:** RIN 3064-AD35

Dear Sir or Madam,

Regarding this FDIC proposal, these are my comments:

1. Anything that strengthens oversight of the whole “affordable housing” industry, whatever that has come to mean today, is applauded and should be supported.
2. Anything that limits the ability of banks and other lenders (READ FannieMae and FreddieMac) to make bad investments in people who are financially unable to afford a home, is applauded and should be supported.
3. Anything that removes the requirements of banks and other lenders to participate in bad loan making through the Community Reinvestment Act is applauded and should be supported.

Thank you,

Frank Gargiulo  
Hermitage, PA