

From: Jim Taylor [mailto:jim.taylor@fnbkemp.com]

Sent: Tuesday, March 03, 2009 4:20 PM

To: Comments

Cc: 'Vidal Jones'

Subject: special assessment

Where were your examiners when banks and thrifts were making loans with no down payment, no proof of income, no generally accepted and prudent ratio requirements, trumped up appraisals, etc.? Please don't ask us who have maintained prudent lending standards to support those who were irresponsible. We continue to labor with the most nitpicking of details from your examiners while billions of dollars of imprudent loans were originated over a period of years under your nose. Shame on you! Leave us alone.

Jim Taylor

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