

**From:** Dan Maeir [mailto:DMaeir@homscales.com]

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**To:** Comments

**Subject:** RIN#- (not provided) - Incorporating Employee Compensation Structures Into the Risk Assessment System

**I agree with Chairman Bair's comments that the FDIC needs to finally move forward on this issue. If one wants evidence on the adverse affects of inappropriate compensation structures, one needs to look no further than CORS bank in Chicago. As this is one of the largest bank failures this year, I am sure the FDIC is well aware of the commission type of compensation that was in effect up to a few years ago. As a former commercial banker, I am confident in saying that if the bank did not have such an aggressive type of compensation structure, it would not have deployed its assets in such a reckless manner; with such a high concentration in condominium type construction loans. Any real banker that looked at CORS loan portfolio and did not know that it was a an FDIC insured bank, might have thought they were looking at a REIT or some other type of non-bank investment company. This of course begs the question as to how the regulators allowed this all to happen, but that is not the issue a hand.**

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