

From: Cale Newlin [<mailto:cnewlin@herrinsecuritybank.com>]

Sent: Tuesday, January 25, 2011 10:13 AM

To: Comments

Subject: Orderly Liquidation

Good Morning,

After looking over the docket this morning and reading up on the liquidation process I am very happy with the way the FDIC and the Government has approached this issue of "orderly liquidation". The so called "Bailout" of these larger financial firms put a bad taste in a majority of Americans mouths. It's good to see the responsibility being placed on the directors and shareholders of the financial institution rather than the American taxpayer. One concern I did have was with the development of these bridge financial companies. It's no secret that the government works at its own pace and it would be prudent to think that these bridge companies would be started very quickly into the liquidation process but I guess I just have a concern that it could take longer than expected and could affect the firm's assets and cause some serious market fluctuations. Also, I see that the bridge companies will have access to Treasury funding through the FDIC. My concern is that this could be construed as another "bailout" to the public and could seriously scar the image of a bank to the public.

Thank you for your time,

Cale