

**From:** [Jeanine Mordon](#)  
**To:** [Comments](#)  
**Subject:** Comments for RIN 3064-AD56  
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The crash of 2008 started 2 years of unemployment for me and destroyed my credit rating, perhaps forever, since I have only been able to get a PT job. Without credit I cannot fully participate in the economy or even qualify for a checking account! I have a great resume, but one job I applied for had 242 applicants.

Forbid bonuses to individuals involved in shoddy/fraudulent practices. Why reward these? If you do, they will continue and increase. Fraud should not be rewarded, it should be prosecuted, and if found guilty, jail time is in order, since fines have no impact.

Thank you for considering my comment,  
Jeanine Mordon

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