

To; Mr Bernake and the Board of Governors

From: Max C Lawing Jr

Dear Mr Bernake and Board of Governors:

I am a part of a family business and just an ordinary person I think sometimes you need to hear from someone who is just ordinary, I am finding it difficult to get a new mortgage on my home. We pay our bills personally and for the business on time, we have a faith and belief in Jesus Christ and I do believe that the worst is over and through Mr Bernake and Mr Paulson at the time kept this country from going into a depression I am a Democrat and I do feel that Mr Bernake especially has not received the respect that he deserves because if he didn't intervene this country for sure would have been in a depression. Just a thought from an ordinary person myself the banks keep on telling me that the Chinese which we are in debt to have a lot to do with interest rates and a number of things in my opinion the country has over one trillion dollars in foreclosures, trade off this real-estate for the debt we are in to the Chinese and most of our deficit would be taken care of and eventually with the Chinese buying products for their homes like furniture, which our family owns a furniture business things would be booming for ourselves and many other industries also. I believe our country would actually go the other way and have a surplus and not always getting excuses from the banks for they don't just want only people that pay their bills to give loans to their only giving loans to people that they know are 100%, most people like ourselves who pay our bills on time do now and then have to get loans, so we hope your agency will have more control over the banks instead of less, because it seems they are doing whatever they want to do and the heck with everybody else. I would love to receive a response back from you Mr Bernake and the Board of Governors because it is just not right what the banks are doing and they need a good kick in the pants to start lending again, God Bless sincerely
Max C Lawing Jr.