From: Therese de Vet

Subject: Incentive-Based Compensation

## Comments:

IClose friends of mine were affected: they lost their house, their livelihood. They were immensely stoic about it all, while they were being given the run-around by their Bank."You forgot a form, we'll call you back, we need one more paper, don't pay now because we don't know what the payment is, etc." Another friend was being given the same treatment, HOWEVER, he knew someone AT THE BANK in a high position (he had once worked for him) and MIRACULOUSLY, after he mentioned his problems to this friend, HIS loan went through. The only one to my knowledge.

Thank you for considering my comment,

Therese de Vet