From:	Marylin Kraker
Subject:	Incentive-Based Compensation

## Comments:

The situation with the finance industry is scandalous. Because of the collapse of the mortgage finance industry, we are running into roadblocks in attempting to refinance our home, per the terms of our land contract, because a portion of the dwelling was originally a mobile home (since completely surrounded by additions). Even the federal program that is supposed to help finance rural homes now has rules that mean nothing including a mobile home can be finance industry hands out massive bonuses and salaries with incredible benefits to the people who've nearly completely destroyed us all.

Thank you for considering my comment,

Marylin Kraker