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To: LLPComments

Subject: Legacy Loans Program

When RTC auctioned loans in the early 1990's, I felt that the bundling of loans depressed the bids. The ideal pool would be a pool of one; one loan or one asset. If bundling must occur, the grouping should be based on geography rather than the balance of the loan or the use of the property which is the collateral for the loan. An investor can do a drive-by as part of due diligence if the collateral for the loans are located within a single area. Bundling far-flung collateral will reduce investor interest.

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