

---

**From:** Suzanne Capowich [mailto:atetz1925@yahoo.com]  
**Sent:** Friday, March 27, 2009 9:16 AM  
**To:** LLPComments  
**Subject:** Legacy Loans Program

In response to the FDIC's request for public comment on this program, my question follows:

Why is the taxpayer/federal government assuming 94% of the risk or downside of the investment for a maximum return of 50% of the upside, while the private investor assumes only 6% of the risk or downside for a maximum return of 50%? This appears to be very inequitable to the taxpayer/federal government.

Thank you for your consideration of this comment.