From: steve shirk [mailto:smshirk@bellsouth.net] Sent: Thursday, March 26, 2009 2:38 PM To: LLPComments Subject: Legacy Loans Program

Dear FDIC,

If the Treasury is really interested in obtaining private funding for these assets via an auction, why is purchase limited to a specified few? As an American citizen and private investor I resent the fact that my federal government is assuming risk on my behalf as a taxpayer, while giving a select few a chance to earn handsome returns, and preventing me the same opportunity.

It is obvious to me that the Federal Government fully intends for this effort to fail, thereby assuming all the risk at the federal level and giving the executive branch the impetus to federalize the banking system. To pull the FDIC into this farce is inexcusable. The Chairman of the FDIC should refuse to take part in this folly.

Regards, Steve Shirk