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To: LLPComments

Subject: Regulatory/Supervisory Forbearance

Good afternoon:

I was on your call today regarding the PPIF and LLP. Thank you for doing this. It was very helpful.

A gentleman on the call had raised the issue of the sale transaction causing a "hole" in a bank's capital base if the reserves it had established were not adequate. Have the regulatory bodies and FDIC considered some form of supervisory forbearance to give institutions time to clean up their balance sheets and either try to raise new capital, find a partner or buyer? I know Michael Krimminger had mentioned this concept in an paper he had authored last year.

Thanks again and please let me know your thoughts on this.

Warm Regards,

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