From: Janak R Sachdev [mailto:nlschdl@sbcglobal.net]

Sent: Friday, April 03, 2009 4:54 AM

To: LLPComments

Subject: Legacy loan program

It is pretty obvious that there is a winner and a loser in any investment. With the feds putting taxpayer money in the hands of wall street greeedy bankers, it is anyone's guess who wins. The banker investors will buy the toxic waste worth almost nothing at astronomical rates and this is what respected Sec Guittner wants and knows will happen. This way the bankers make money in the price appreciation in the bank stocks and lose a little money in the toxic waste. Tax payers lose a trillion dollars paying top dollar for the toxic waste. This is a transfer of wealth from the common American citizen to the greedy wealthy wall street bankers and their investors. Ironically, Our prez may like to see the reverse happen. I guess eventually the Prez can tax the middle and upper class and get the trillions back.

Neelam Sachdev. Napa CA