From: MICHAEL BARDEN [mailto:barden_michael@msn.com] Sent: Friday, April 10, 2009 12:12 PM To: LLPComments Subject: Legacy Loan Program Comments

Goon Morning, We are a small company, but very interested in this program.

I would like to request that the requirements for participation in this program be kept simple and not be so restrictive that indivuals and small business are left out. I have seen (for example) FDIC packages that require the bidder to have assets in the mulit-million dollar range, which prevents most of us from participating. Please keep the requirements simple and fair to the average investor. Sincerly, Michael Barden JSB Financial Services, Inc Englewood, CO.