From: August Oliveira [mailto:augustoliveira@aol.com]

Sent: Wednesday, April 01, 2009 2:34 PM

To: LLPComments

Subject: Legacy Loan Program

I am a director at a small community bank with total assets less than \$100 million. Our legal lending limit is approximately \$1,200,000. We have several loans in which we participated with a group of other community banks and our share in each case is \$1,000,000 or below. All are commercial real estate loans. We would be interested in selling our portion in these participation loans using the Legacy Loan Program. So the question is, would we be able to sell our portion, or would we have to work through the other participating banks and sell the total package. I believe that one of the participation loans involves at least 13 other banks and it would be difficult to coordinate with all of them so that the entire loan package could be sold to the PPIF.

Hopefully, the question above is clear and assists you in getting the program up and running.

Best regards,