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I am suggesting 25 years minimum with no maximum and no-parole. Then you can suggest what white collar crime does to families (your family) and all innocent people. I am also saying 20 years for EXECs of regulators and orgs re consumer complaints and criminal neglect. Also fines on top of custodial sentence eg like car thieves their home confiscated and monies from that source placed in a CONSUMER FIDELITY FUND for compo distribution.

BUT the fine for corporation may be \$500k? Bank profit \$10 billion each p a

And \$500,000 for individual..... Individual CEO earns \$10 mill per year

**It should be two years' salary more likely forcing loss of home. Fines are not a deterrent when crime pays \$10 million a year to an individual.**

All these loans that were done by white collar crime need to be wiped out and the people paid big compassion to make up for their lives been put on hold all these years for the stress and pain the banks put us all in

This government needs to ACT ASAP all it will cost this government so much money in medical bills and social security payments with the amount of people suffering from depression and will not be able to work any more

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**PENALTIES for white collar crime**

**I believe the penalties for white collar criminals: CEO's of Banks that invented these risky and misleading , fraudulent products known as Low Docs, should receive 25 years non-parole due to the damage caused to so many people like myself. Such big losses need big punishment to stop happening again. Fines and banning people is useless.**

**Compensation should also be made available to us.**

**Had the Bank spent 20 cents to phone us before the loan was approved we would have immediately realised the fraud and said No. Instead we find out the scam via BFCSA a few years later.**