From: Kris Lasley <a href="mailto:kris.d.lasley@hud.gov">kris.d.lasley@hud.gov</a> on 06/12/2008 12:00:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

i am currently being charged an exhorbitant interest rate that was raised after I had a serious car accident that was not my fault. The medical bills caused by this accident affected my credit rating temporarily, but the credit card company raised my interest rate and would not reduce it again when I explained the situation. I am making no headway with my minimum payments because it is all going to interest.

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Sincerely,

Ms. Kris Lasley 8116 Arlington Blvd # 337 Falls Church, VA 22042-1002