

"Rudolph J Halmo" <rjhalmo@comcast.net> on 06/06/2008 06:35:01 PM

**Subject:** Regulation AA

I will keep this short as I know You are busy/ Some years ago I had \$33,000. in credit card debt. I went to a consumer credit agency and managed to pay the balance off in full. I was in a house that the bank and I owned [mortgaged] and to keep the house going once again I used my credit card and drove the balance up to \$18,000.. I asked my credit card company to lower their rates because the rate was 23% and I was drowning. They told Me they would not. I went to another consumer credit counseling service . I made my payment as asked and the credit card company marked it as late [by one day]. For this offense and seeing as I was already drowning they increased My interest rate to 33% gave Me a late charge fee and carried it for 3 years as delinquent. I subsequently sold My house [in desperation] and am still paying on this. If You would like names I can insert them if You contact Me and feel it necessary

PLEASE GIVE  
US A BREAK.

THANKS IN ADVANCE,  
RUDOLPH J HALMO