

Frances Sobel
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Bronx, NY 10475-1902

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson,

I have lost so much over the last few years. I lost my dear husband, Jack, my mother, my sister-in-law, my brother, and my sister to death. I also lost my money in the stock market. I could have put my head in my hands and given up completely. Instead, I wrote a book of love poems, *Shipload of Love Poetry*, which is due off the presses in a couple of months. I also wrote a song, *Stock Market Blues*, which was recently picked up to be recorded. Although I am no longer what people would call a spring chicken, I am proof that you are never too old to start over.

Some banks make you feel like you cannot start anew. CorTrust, thankfully, is not one of those banks. They gave me credit when all the others would not. I make a bath salt that eases away pain and share it with friends and family. Without my credit card, I would have no way of buying the materials needed for my bath salts.

My book will be the legacy that I will leave for my family. I will live forever in those pages. I used my credit card to cover expenses associated with publication, making it all possible. Since my cataract surgery, I do not get out much. Most of my shopping is done conveniently from home using my card. I pay on time each month, usually paying extra, slowly, but surely, raising my credit score. As the old hymn says, one day at a time, I am rebuilding my credit one day at a time. There are a lot of things that the Federal Reserve board could do and should do. Doing anything that puts people at risk of not having access to credit is not one of them. Paying a few fees now in order to secure a better future is money well spent.

Best regards,

Frances Sobel

A handwritten signature in cursive script that reads "Frances Sobel". The signature is written in dark ink and is positioned below the typed name.