

Shawna Wiggins
11100 Louetta Rd
Apt 224
Houston, TX 77070-1426

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

Dear Board of Governors-

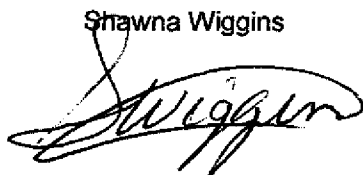
I want to let you know that I am not in favor of proposals made by the Federal Reserve to place limitations and hardship on the subprime lending institutions. I believe that people should be allowed second chances and that imposing more government interference will create artificial barriers between consumers and businesses.

I had lost my job and therefore had problems paying my bills; the end result was that my credit went bad. I have never needed payday type loans or the like and would be hesitant to use an unregulated source of funds. I needed to rebuild and I turned to Total Card who approved me and I was on my way to credit rehabilitation. I now have a new career in real estate and have no worries about small emergencies that might come up.

I want to encourage you to leave the subprime regulation as it is. It helps many people rebuild their credit and without it the economy would stagnate. People deserve to have second chances when mistakes happen and having good credit is a must to be successful. I appreciate your time and thank you for reading.

Sincerely yours,

Shawna Wiggins

A handwritten signature in black ink, appearing to read "Shawna Wiggins", written in a cursive style.