

From: Ed Torgersen <torge@tds.net> on 07/24/2008 11:20:08 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Strongly suggest you enact the proposed rules from the FED.

In these economic times it is grossly unfair to saddle bill-payers less fortunate than I with "deceptive" added charges to add to their bottom lines. I realize that lenders do incur losses, Perhaps if they better screen who they assume as debtors and more clearly print terms, their losses would be less.

.

Sincerely,

Mr. Ed Torgersen
1100 Dilworth St
Saint Marys, GA 31558-8806