

Tony Perez

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Plains, TX 79355

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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-

A few years ago, my wife and I found ourselves in the unfortunate position of having to file bankruptcy. CorTrust Bank and First Premier had faith in us and gave us the chance to rebuild our credit profiles and prove that we could be responsible. Our credit scores are now close to 800 because we were given that opportunity.

I am now the proud owner of a 2007 Dodge Charger. In the past, I have paid as much as 18% interest on vehicle loans, but the current loan for my new car is a mere 1.9%. In addition, we just paid off our mobile home and are making plans to do some extensive remodeling. My wife and I both still work, and with the help of CorTrust and First Premier, our healthy credit profile has enabled us to better our lives and put us in a more secure financial position. We plan to keep all three of our cards and our fees are minimal.

I feel that it would be a horrible shame if government regulations prevent citizens from bettering their lives. Any number of unfortunate circumstances can destroy a person's credit. Please do not take their second chance away by regulating the subprime lending industry. Companies like CorTrust Bank depend on fees to maintain financial security while extending credit to risky consumers.

Thank you for your service,

Tony Perez