

Donald Willikens

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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

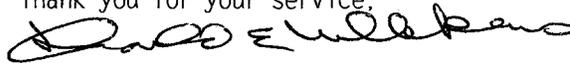
Dear Secretary Johnson-

No changes to the subprime companies' regulations should be implemented. Doing so would only quicken the downfall of the economy. If they cannot continue as they have thus far, in the future they may not be able to serve the thousands of Americans who cannot get any type of credit elsewhere.

I can admit that there were times when I didn't have the money to pay bills or get small items that I needed. If it wasn't for my credit card, I don't know how I would have made it by. Since using my card for things like these, my credit score has drastically changed. My credit company helped me to change my circumstances when no one else would even try.

In this day in age, if you don't have decent credit, you don't have anything. You can't get a car or a house, and the list really could go on and on. Subprime credit companies are giving families like mine a fighting chance to live a happy, prosperous life.

Thank you for your service.



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OF THE  
FEDERAL RESERVE SYSTEM  
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