

From: "Melanie Lippincott" <melanie@realtytools.com> on 07/24/2008 09:45:12 AM

Subject: Regulation AA

My husband and I are recently married. He brings into the marriage \$8,000 of credit card debt, and I bring in about \$15,000. We are desperately trying to pay these off and pay them down. We pay our credit cards on time, but it's obvious that the banks and credit card companies are against us. We've cut up our cards, but have decided to not add his name to my cards and my name to his cards, as my "bad" credit – b/c of the high amount of debt, not from non-payment (I also have \$30,000 in student loans), would cause his current card interest rates to increase! This is ridiculous, as we pay everything on time and are good customers....we are asking that the federal gov't disregard the watering down of Docket No. R-1314 from Bank and Credit Card lobbyists and think about the actual voters. Thank you.

Sincerely,
William and Melanie Morrison