

From: JOHN ramer <john.and.diana@hotmail.com> on 07/24/2008 09:50:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have not missed a payment. I have not been late on a payment, yet Washington Mutual and Wells Fargo have raised my interest rates to 22% for no reason that I know. I think this is an unfair practice. John RAMER 101 1st ST. S.W. Dodge Center, MN. 55027

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Sincerely,

Mr. JOHN ramer
101 1st St SW Apt 22
Dodge Center, MN 55927-9236