

Caren Brown
1265 Kielder Circle
Fort Worth, TX 76134

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,

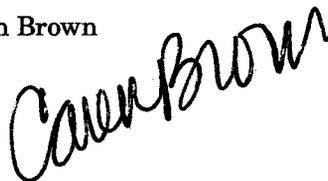
There are many reasons why someone might need to use a subprime lender other than having a negative credit history, and the restrictions being considered by the Federal Reserve could really hurt people like myself. These restrictions could cause subprime lenders to stop extending credit to some people, and even to limit the amount of credit they might be willing to extend. I respectfully request that you reject such restrictions.

Being rejected by a credit company can be a humiliating and painful experience, especially when you did not expect to be rejected. About one year ago, I attempted to purchase a vehicle and when my credit history came back, I was rejected due to a lack of credit. Apparently, my credit history was insufficient and major credit companies turned me down; I did not know where to turn. Fortunately, I received an application to Total Card in the mail, and was very surprised when they accepted me. I now have two cards with them and have built my credit up enough that I was finally able to purchase a car on my own, a Chrysler Pacifica.

When you are considering various restrictions and regulations on subprime lenders, please keep in mind that there are many people who need these companies in order to establish or reestablish credit. Please do not pass regulations that could interrupt the way these companies operate and extend credit. Thank you for taking the time to review my thoughts and opinions on this very important matter.

Sincerely,

Caren Brown

A handwritten signature in black ink that reads "Caren Brown". The signature is written in a cursive, flowing style.