

"Mathilde" <mathilde@avresults.com> on 07/24/2008 10:40:12 AM

**Subject:** Regulation AA

We are in the middle of negotiations now on company credit card debt that we had to personally guarantee, because we just can't pay it. Interest rates were increased from 10% to 30% in three years with no explanation why. I've always paid my bills and had a good credit rating until recently. When we got the credit cards, we factored the interest into our budget. A large increase (from 10% to 30%) makes a big difference in whether we make any headway on paying the principal or just keep getting deeper in the hole.

We tried to get a small business loan with no luck from either the SBA or our local bank, so were forced to use credit cards to stay in business and keep 10 people working. Are there no longer any laws against usury?

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