

Andrew De Luna <andrew1899@hotmail.com> on 07/24/2008 11:00:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

As a parent of three kids and home owner, I am often surprised at how willing the government is to help those that make terrible decisions (e.g. loans that are three-four times of their annual income), yet not help those that need smaller and less impactful reform to relieve income stress. Interest rates are ridiculous. Please do SOMETHING.

Sincerely,

Mr. Andrew De Luna
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