

**From:** Ronald Wharton <ronwhar@yahoo.com> on 07/25/2008 01:30:06 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

Usury has been standard for too long in this country. Consumers need protection from the predatory lender laws that are currently on the books. The bankruptcy rates in this across the nation point to the significance of the problem.

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Sincerely,

Mr. Ronald Wharton  
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