

From: Steve Schomaker <shoes321@hotmail.com> on 07/27/2008 08:40:06 PM

Subject: Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Out of town for two weeks came home and was late a couple of days on a payment. Called to explain and get the late charge taken off. They refused, defaulted my account and the two other cards I had with differnt companies were defaulted also to 29.9%. End result borrow 5k pay 20k and still owe 10k

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Sincerely,

Mr. Steve Schomaker
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