

Julie Robinson

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Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

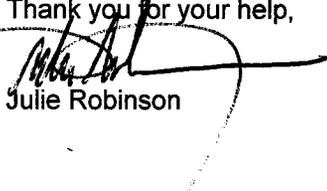
Dear Board of Governors-

I do not want the Federal Reserve Board to impose restrictions on the fees subprime lenders charge, since it would cause problems for consumers like me. Subprime lenders provide American consumers with a way for us to rebuild our credit. Credit is vitally necessary in today's economy. Everyone should be able to obtain credit, regardless of their past financial difficulties. We all have a right to better ourselves through using the credit products subprime lenders offer.

I went through a divorce when I was younger and my credit was damaged. My CorTrust card has enabled me to start the process of rebuilding my credit. I am now remarried and have three children aged eighteen, seventeen, and three. The card has come in handy for expenses such as clothing for my children and school supplies. I also use it for everyday expenses, such as gasoline, as well as for paying bills and for Christmas and birthday presents.

These subprime lenders help many people who are striving to improve their credit scores. Please allow them to continue to provide this valuable service. The fees that are charged are a small price to pay for the chance to build a positive credit history. Everyone should have an equal opportunity to obtain credit, no matter what challenges they may have experienced in the past.

Thank you for your help,



Julie Robinson