

From: Susan Shepherd <susie@snyderattorney.com> on 06/12/2008 03:15:03 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Mr. Bernanke and Committee: I have been forced to live on credit

cards for the past few years while encouraging my life partner to truly

live the American Dream and become the artist she truly is. I have had to refinance my home several times to do this. I am glad to do this,

because I am committed to my partner and to the principle with which my

late and great parents brought us up: That if you work hard enough for something, it will happen. We are getting closer to making the Dream our reality. We have helped pull up the value of houses in our neighborhood with (mostly my partner's!) blood, sweat--and occasional tears. The interest rates are probably our biggest undoing. They regularly frustrate my ability to keep our noses above water. I know we are far from the only hard-working Americans who face this uphill battle daily. Please do all you can to help us accomplish the goals toward which we have been working for over a decade now. We are so near--yet, with current interest rates--so far away. Thank you.

Respectfully, Susan M. Shepherd, 6615 N.E. Portland, OR 97211-5354

Sincerely,

Ms. Susan Shepherd
6615 NE 22nd Ave
Portland, OR 97211-5354