

Bill McElrath <mcelrath@aol.com> on 06/12/2008 11:15:07 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I simply do not understand how anyone can charge 25-30% interest legally. That us what used to be called "usury."

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Sincerely,

Mr. Bill McElrath
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