

Carolyn Straight . 1722 Old Haywood Road . Lot 3 . Asheville, NC 28806

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,

It was very important for me to get an opportunity at a fresh start after a bad patch in my life. I was able to achieve this with the credit opportunity given to me by First Premier. If the Federal Reserve interferes with the way the credit industry works, others may not have the opportunity to have the chance to rebuild like I had.

After a terrible experience with my abusive ex-husband, I left and filed for divorce, leaving everything I owned behind. He took all of my belongings, sold what he could, and burned the rest. I had a great job with Delphi Packard, which I lost as this all occurred. I had nothing and had to start over with a job that paid \$5.50 an hour. I then experienced health problems and had large medical bills for chemotherapy.

I just needed someone to give me a chance to prove myself again, to reestablish my credit, show that I am responsible, and have the desire to get back onto my feet. Everyone can have some bad luck in life, just like I did. It is so important to let the subprime lenders take care of their own business, so they can continue to be there for folks like me when bad times happen. In this day and time, it is not so much if something will happen, but when. Do not allow the government to put restrictions on a plan that works well as it is. Please discourage punitive regulations on the subprime credit card industry. Thank you.

Regards,

  
Carolyn Straight