

jbush@lycos.com on 07/03/2008 12:45:00 PM

Subject: Regulation AA

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I had a CitiBank Visa & was making their req payment of \$300 every month, but ended up in the hospital for surgery last Sept. When I got home a week later, noone had picked up my mail as I requested & my Visa payment got buried. The next statement wanted \$600 min payment but I only had \$400 or so to send them. The next statement doubled to \$900 then \$1200 & I could never catch up as I also have rent & other bills. I spoke to them & arranged an affordable catch-up plan but they wanted direct access to my checking acct to pull out their own payment; I refused & they cancelled the plan & I continued to send what I could. The min payment ended up about \$12,000. It finally went to collection & we worked on it but my other credit cards would not do a bal transfer nor would my bank give me a loan to pay this off. If they attached my wages I will lose my job & no one gets anything. By the way the interest rate on the Visa has been over 34% for a year. How do I get out of this hole????

Americans for Fairness in Lending
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