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**Subject:** Regulation AA

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We run a tourist business that does ok in the summer and not so well in the winter. Consequently, we've borrowed money to raise our family and live during the winter months over the years. That's stacked up to \$106,000.00.

It was easier to maintain payments a while back, but then the payment rate doubled for many cards. Then I was ONE day late and my interest rate was jacked way up on several thousand dollars on one Chase card.

Another time, we took a case advance and thought we were using a permanent interest rate, but the bank claimed we'd used a short rate extra low interest loan. Then the interest rate went thru the roof on that, and the Chase wouldn't offer me even a rate somewhere in between.

Latest, I see I teaser intro rate has expired and my interest has jumped from 2.9% to 18.9%. Giving the bank much more money every month.

Total interest this year will amount to around \$7,000.00. I should at least be able to deduct that money from what I earn.

Another thing, the Federal Reserve has no right to exist. Our own government should be printing them money and running the finances. Not an illegal banking scam operation as the Federal Reserve is. It's actively bankrupting our country by creating money out of thin air to finance Israel's wars. But of course what can we expect from something that's ran by nearly all Israel loyal Jews?

We also need to allow credit card debt to be discharged thru bankruptcy....the bankers have made these laws to enslave us to them, just as the Protocols of the Elders of Zion have projected.