

**From:** joseph ferrara <jjf11763@yahoo.com> on 07/04/2008 01:15:04 PM

**Subject:** Regulation AA

Jul 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

There are so many people in debt because of high interest rates. They can't keep up with the payments. There should be some control on the how high an interest rate can go.

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Sincerely,

Mr. joseph ferrara  
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