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Secretary Jennifer J. Johnson  
Board of Governors  
Federal Reserve System  
20th St. and Constitution Ave., N.W.  
Washington, D.C. 20551  
RE: Docket No. R-1314

Dear Secretary Johnson:

I am writing to those of you who will be making a decision regarding interference with subprime credit lenders. We all need options given to us at different times during our lives in order to better ourselves and to move forward. I hope that I may encourage you to see how these types of lenders are needed.

In my youth, I made silly mistakes without realizing the hardship that it would cause. Being young and reckless is not a big concern for most until it is too late. I soon discovered that my past quickly caught up with me and was going to interfere with my ability to purchase a home. Without the service that a subprime credit company offered me, I never would have had the chance to build my credit back up.

I am now happily married and have purchased a home in a small community. Our dreams are to sell our present house and move to both a larger city and bigger house. This never would have been possible had I not been able to be granted a second chance. Many people need this type of credit for the same reasons. This is the only viable option that we have. Most, if not all, of the larger credit companies will not take the risk. This is a safe place for us to turn to, and we are very aware of any costs that may apply. The government should not have any say in this process.

Yours truly,

  
Ranee Anderson