

From: Sandra Mccray <freelancersam2@aol.com> on 06/03/2008 02:00:08 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please stop credit card account buyers who purchase your account from the original creditor; you need to stop them from suing a person in court for a overly large sum of money; that the original creditor added hundreds of dollars worth of late fees & interest too, they should not be entitled to all that huge amounts of late fees or the interest charges that the original company packed onto your original bill; before they purchased it! They should only be entitled to the original amount that you owe period!! Another thing in Michigan companies who purchase your account from your original creditor have sued me twice now and I was never served any notice to go to court I only received a paper in the mail saying I never showed up to the hearing which is because I was never served any notice I certainly would have showed up!! This has happened to many others I know as well in this State and something needs to be done to stop this!!

Sincerely,

Mrs. Sandra Mccray
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