

From: Linda borowski <goddess7lady@yahoo.com> on 06/03/2008 02:30:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

i just remortgaged my home with wachovia, and after hearing lots of information like escrow will be handled by the property owners, i can do that but during the grace-period we will be charged daily interest like creditcards. i can pay my bills before that happens but there will be many that either wont understand and will probably never be able to pay off their mortgages like the older generation. what a mess!

Sincerely,

Mrs. Linda borowski
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