

**From:** Bruce Davis <srdiamondd@yahoo.com> on 06/03/2008 04:00:05 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

Hi, I still get credit card companies calling to harass me for 10's of thousands of debt I cannot pay from over 12 years ago when I suffered a catastrophic loss in life and livelihood in the process of a divorce. I cannot even afford to pay for bankruptcy as I would not be able to want or enjoy having a credit card as I would only fall into debt because of the high interest rates, etc. My ex-wife ordered dozens of checks without my authorization once on my gold card while I was away traveling for work and charged over \$17,000. I was still married to her then and I believed she had used it for a drug problem though I had no proof there was nothing to show for it. I believed I could fix this problem but I could not bring myself to file charges against the mother of my children.

Today I have been reduced to living day to day with no hope of seeing better life due to health concerns and collection agencies calling incessantly. Even my state representative has told me there is nothing I can do to stop them from calling me except change my phone number. Sometimes times life gives you lemons but the lemons are so rotten you can't even make lemonade.

Sincerely,

Mr. Bruce Davis  
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