

From: Victor witherspoon <vwitherspoon@mhasp.org> on 06/04/2008 08:00:07 AM

Subject: Regulation AA

Jun 4, 2008

Federal Reserve Board Email comments

Dear Email comments,

I WOULD LIKE TO SEE MUCH LOWER INTEREST RATES, FIXED RATES AND LOWER FINANCE CHARGES. THESE TWO THINGS DRASTICALLY REDUCE THE AMOUNT OF MY PAYMENT THATS APPLIED TO WHAT I SEND TO CREDITORS WHICH MAKES IT VERY DIFFICULT TO GET TO A ZERO BALANCE

Sincerely,

Mr. Victor witherspoon
2919 N Camac St
Philadelphia, PA 19133-1330