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Subject: Regulation AA

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Hello,

Recently, I (someone with normally, good to excellent credit and actively employed and working/having a financial income full-time) became unemployed through no fault of my own, and obviously was unable to pay credit card payments and a student loan payment on time, due to lack of financial resources.

What has been going on recently is that those I pay bills to, have been contacting my family's house in some VERY EXTREME Occasions, 3-4 times A DAY or in some cases more! NOT A MONTH! IN ONE SINGLE DAY! DESPITE me providing them this information that I am unemployed, actively seeking work, and not receiving ANY responses for a job and don't have income coming in.

This situation is ridiculous, I could understand if I had a consistent record of poor credit, was a total deadbeat/not working and was making NO effort to locate/apply for employment, interview or work, but I am and have a decent track record.

My mother (Debra Whorton) recently suggested, that needs to be a consumer law regulating how often creditors may call requesting for payment. Something more reasonable would be like once or twice a month. Especially when you consider that the job market is this poor.

Americans for Fairness in Lending
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