

From: Heidi Morrissey <morrisseytx@sbcglobal.net> on 06/10/2008 09:50:13 PM

Subject: Regulation AA

Jun 10, 2008

Federal Reserve Board Email comments

Dear Email comments,

Dear Sir,

My 78 y/o father Ambrose Mouton has been financially devastated because of the ridiculous payments he has to make to Bank of America to keep his good credit rating.

He is a good man who has worked hard all his life to keep his good credit rating.

We have every intention of paying his bills, but demanding the full amount or huge monthly payments, makes for choices between medication and good credit rating. A good credit rating means everything to a man who has worked his body into double hip and knee replacement and lung damage from the ship yards of the Texas Gulf coast.

Thank you in advance for your time,
Heidi R. Morrissey

Sincerely,

Mrs. Heidi Morrissey
1004 Ivory Crk
Schertz, TX 78154-2828