

From: Alfonso Merlo <aamerlo@msn.com> on 06/12/2008 09:47:04 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

At some point, common sense needs to be introduced into law to prevent consumers from being swallowed up in debt that they can never pull themselves out of.

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Sincerely,

Mr. Alfonso Merlo
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