

From: "v. oliver harmon m.d." <harmonmdo@aol.com> on 06/12/2008 10:15:22 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

ethics in the business of credit is essential and such standards must be enforced without exception by the assigned governmental authority,v.oliver harmon m.d., 229 east 29 street, suite 1k, new york, ny, 10016

Sincerely,

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