

**From:** Thomas Guerard <salsaman@sc.rr.com> on 06/12/2008 08:45:13 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I'M PRETTY LUCKY. I PAY MINE OFF EACH MONTH AS DOES MY WIFE, HOWEVER, I  
COULD MISS A PAYMENT AND BAM, I GOT BAD CREDIT. THIS IS WHAT I'VE SEEN,  
READ ABOUT, AND HEARD ABOUT. I KNOW THEIR LOBBY;S POCKETS ARE DEEPER  
THAN MINE, BUT THERE ARE PEOPLE THAT ARE REALLY SUFFERING. aND I COULD  
BE ONE OF THEM.

Sincerely,

Mr. Thomas Guerard  
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