

From: Sharon Gowin <etc2misc@aol.com> on 06/12/2008 05:20:11 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have always had good credit. During the last two year period I have suffered from illness. While I was undergoing Chemo and Radiation treatments I was to tired to get out of bed on some days. Because of this I had quite a few slow pays. Also because of this my interest rates are now sky high and I can hardly afford to pay my bills. I have tried to ask the card companies to work with me and take into consideration what was going on in my life at the time but no way. Now I am even considering bankruptcy to get out from under.

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Sincerely,

Mrs. Sharon Gowin
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