

From: john oswald <joswald1533@comcast.net> on 06/12/2008 09:15:15 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have had CitiBank & JP Morgan Chase cr.cards for 10-15 years, never missed a pmt. and never as much as 1 day late. Those predatory thieves rewarded me with usury interest rates 27/28%. It is becoming more obvious to the voting public that the Banks(cr.cd.owners) own the politicians of both parties. Let the States take control, not the FED & OCC. The REAL reason people are losing their homes is not mtg. pmts., but high interest rate cr cd debt. I've been a Mortgage Pro for over 20 years-I know

Sincerely,

Mr. john oswald
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