

From: Gregory Pughe <elmoretrib@yahoo.com> on 06/12/2008 07:45:08 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think the four new regulations would help correct unethical business practices and level the playing field. Over 20% interest is usury and

should be outlawed again. Lack of incentive is socialism's downfall and greed is capitalism's! I believe our country could be in REAL trouble if we don't strengthen the middle class.

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Sincerely,

Mr. Gregory Pughe
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