

**Subject:** Regulation AA

**Date:** May 21, 2008

---

**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices  
**Document**

**ID:** R-1314

**Document**

**Version:** 1

**Release**

**Date:** 05/02/2008

**Name:** Brian T Harney

**Affiliation:**

**Category**

**of**

**Affiliation:**

**Address:** 2109 S Preston St

**City:** Louisville

**State:** KY

**Country:** UNITED STATES

**Zip:** 40217

**PostalCod**

**e:**

---

**Comments:**

My mother has a terminal illness and it has affected her ability to make sound financial decisions. She has fallen prey to some of the predatory lending practices these new regulations address. I commend you for taking action to protect consumers from these practices. Bravo! Kind regards, Tom Harney tom.harney@gmail.com