

**From:** "J.Richard Gove" <evogkcid@bellsouth.net> on 07/25/2008 10:40:06 AM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is long past time to pass usury laws with teeth in them. Cap interest rates at no more than twelve percent, and late fee penalties at no more than ten dollars. Free the American people from legalized extortion.  
J.Richard Gove

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Sincerely,

Mr. J.Richard Gove  
104 Shivers St  
PO Box 715  
Pelahatchie, MS 39145-0715