

From: Lee Omlid <lee.presence@gmail.com> on 08/21/2008 05:30:02 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

The changes you recommend are necessities and long over-due. An important addition would be to add that any interest rate over 12% would be deemed usury--25% to 30% rates should be criminal!

Sincerely,

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