

Powetah Murphy . 1842 E Apache . 105 . Eagar, AZ 85925

07/09/2008

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

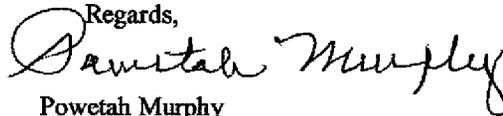
Dear Secretary Johnson,

I personally ask the Federal Reserve Board not to impose new regulations on subprime credit card lenders. Many people depend on these companies. Don't deny us the right to the credit we need like anyone else. Total Card has been a godsend in my life, preparing me for what was to come.

I think that I have lived a good life that was filled with a lot of excitement. My occupation was doubling in movics. I was a double for Maureen O'Hara and Natalie Wood. I also worked in some John Wayne movies. My husband was a great provider for our family. However, everyone gets older and sometimes illness comes. He had to have triple bypass surgery and died shortly afterward. His medical bills amounted to over \$200,000. This put us deep in debt.

After my husband's death, I was diagnosed with throat cancer. My doctor referred me to a specialist in Phoenix, AZ. That is 500 miles from Eagar where I reside. Since I live on a fixed income, I had already spent all my money for that month. I had to use my Total Card to get to Phoenix. To this day, I believe that having this subprime credit card made a difference in my wellbeing today.

Regards,



Powetah Murphy