

From: "David Zimmerman M.D." <skier1@pcmg.occxmail.com> on 07/25/2008 10:55:04 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

I think high interest rates up to 26-30% are usury and outrages. High late fees, high transfer fees, switch and bait traps are criminal.

The banking industry has for years practiced a very low level of integrity, honesty and caring for the public. They have been greedy and in bed with greedy real estate agents, mortgage brokers whose garbage fees and deceptive lengthy loan forms have taken from the consumer more than they should have.

The time is ripe for Uncle Sam to bring back safe guards, regulations and controls to help prevent this type of thievery and preying on the public.

Sincerely,

David Zimmerman M.D., F.A.A.F.P., M.B.A.

27001 La Paz #294

Mission Viejo, CA 92691