

**From:** Linda Swan - 07/25/2008 11:30:06 AM

**Subject:** Regulation AA

Jul 25, 2008

Dear Email comments,

I recently called WaMu, as they have kept my interest rate at 31.99%

even though I have not been late on a payment for over a year (or more) and asked to have them lower my interest rate. I was told point blank that they wouldn't consider it until such time as it comes up for review. However, this didn't stop them from sending me a letter this month raising my credit line so I would borrow more money from them. As far as I am concerned, this is usury. If my interest rate had been lowered, or my late payment and additional late payment penalty been accepted with no interest rate change, I would probably owe them close to 1/3 less than I do. There is something really wrong here. I have decent credit, but how can I ever get this paid off if all they ever do is become more and more greedy and not even try to work with you.

Sincerely,

Ms. Linda Swan  
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