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Subject: Regulation AA

I saw an article in USA Today and am writing to recommend an investigation of Aspire Visa (PO Box 105341, Atlanta, GA 30348-5341).

I charged \$250 about three years ago and the bill is now close to \$2,000 and not because I have not been making payments. I offered several times to settle the account with a negotiated settlement. They ignored my requests, had people answering that could not speak English on the telephone and had others call me asking for specific amounts. I went to an attorney and although I completed Aspire's paperwork placing the attorney in charge of my account, they did not answer any of his communications.

This has been extremely upsetting for me and my credit report. I am handling all other accounts.

Thank you for reviewing this information.

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