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**Subject:** Regulation AA

I can't believe what the credit card co. get away with! About 3 years ago I had a realestate business buying houses, fixing them up and either renting or selling them. Everthing was going great. I had two lines of credit in which I used for expenses until I could sell or refinance. My interest rates were about 6.9% and 7.9% on each card. These rates were supposed to be locked in as long as I didn't make a late payment or go over the limit. As soon as my balance reached about 20,000 on both cards they raised my rates to 29.9% and 31.9% for no reason. I had never made a late payment or went over my limit. What happened is Chase merged with Bankone and supposedly did a credit incquiry and determined I was high risk due to the amount of revolving debt I had. So, just like that they completely burried me. My payments went from 250.00 per month to 1000.00 on each card. To make matters worse the mortgage fraud scandel was making headlines. When I tried to refinance banks wouldn't touch me because I had multiple morgages. I tried to keep up with the payments for about 18 months until I couldn't do it anymore. I had a-1 credit now its trashed. I have just about lost everything!!! These people should be thrown in jail for robbery. They have ruined me and probably millions of other peoples lives. Please help!!!!

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