

From: MILES CHARLES <mdc7053@hotmail.com> on 07/29/2008 11:35:04 PM

Subject: Regulation AA

Jul 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

please stop these predatory practices buy the banking industry, as you hopfully can see by the state of our economy, greed does not appear to

be a stimulus for the middle and lower classes. require tighter lending rules for credit of any sort.

thank you for your time.

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Sincerely,

Mr. MILES CHARLES
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