

**From:** endelucia@aol.com on 07/30/2008 06:50:04 PM

**Subject:** Regulation AA

To whom it may concern,

When was the "Post Mark Date" eliminated as the official date of receiving payment of a bill? I was the law, that if a company conducted business by U.S. mail, the post mark date was the legal date of payment.

That is one of the biggest reasons people are getting hit with late fees which amount to approximately \$19 billion this year. Now it is the company's option as to when the payment is late. We must return to the "Legal Post Mark Date".

Please respond with your thoughts on this issue.

Thank You,

John P. Milne

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