

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

In the light of the recent eventualities and the falling of our economical prosperity, being indebted to China, Japan, Saudi Arabia, and many others. In addition to tightening the noose around the neck of the American indigents and striping them from the laws by-which they can be shielded from economical and social oppression such as the impediment of personal bankruptcy filing in the face of the constant increase of usury rate by the loan sharks and credit card predators makes it virtually impossible for average American to survive with dignity and minimum decency. Legislation is needed to amend the current Bankruptcy laws that puts the corporate interest first over the individual's one, also legislation to regulate the usury law by placing limitations on the rate and cease those predators from indulgence in sucking the blood of poor people.

Sincerely,

Mr. Sam Amer  
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Staten Island, NY 10309