From: "Jordan Blackman" <jordan_purchases@mail.com> on 02/25/2005 02:27:11 PM

Subject: Truth in Lending

Keep the Truth in Lending rules as they are! This is a fair protection of citizens' and consumers' rights with regard to lending. Any lay person of economic theory understands that imperfect information is a negative externality that disrupts the functioning of a perfectly competitive market. Individual consumers do not have the resources or time, in general, to compare and contrast prices that may change due to a change in terms, for instance. Any rulings in favor of lenders will schew the perfectly competitive free market that this Nation aspires to acheive.
--