

From: Sears Hometown Store, Patty Webb

Subject: Truth in Lending - Version 3

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Comments:

My hometown store offers a wide-range of trusted Sears appliances and products. Hometown stores are typically located in smaller communities where you are not likely to find large department stores. They carry primarily large-ticket items - many of which are offered along with deferred-interest financing offers to ease the financial burden.

My store has been in the community for 5 years employs 7 workers. These clarifications will allow for continued sales and therefore help to ensure the viability of my store and others like mine for years to come.

Patty Webb