

From: "Ken DeLashmutt" <educationcenter2000@cox.net> on 03/27/2005 09:26:34 PM

Subject: Truth in Lending

Date: March 27, 2005

Comments: Please DO NOT relax the rules and regulations of "Regulation Z" (open-end or revolving credit lines) of the Truth in Lending Act.

As a consumer, I believe the new rules should not be changed. I want to remain protected.

On the final agreement statement, after a credit card is issued, require a "Schumer Box," that would disclose abbreviated credit-card pricing. This information can then be compared to the solicitation information and verify those are the rates they are receiving.

Require the lender to issue updated pricing and cost table in every "change in terms" notice, showing pricing before and after the change.

Sincerely,

Concerned Consumer: Kenneth M DeLashmutt