

**From:** "Deputy Assessor" <depassessor@plateautel.net> on 12/14/2007 05:20:06 PM

**Subject:** Truth in Lending

I have been paying my cards on or before the due dates for over 4 years now, and pay more than minimum payments, yet they continue to keep my rates frozen. I can not get a better rate, no matter when I ask. I did suffer a bankruptcy in 2002, but I continue to pay more for credit, insurance. I had no other choice but to file, yet here it is more than 5 years ago I am still paying through the nose for everything. I can't even live a normal life because all of the restraints.