

**From:** John Hudgens <hudgensjc@verizon.net> on 06/05/2007 11:30:03 AM

**Subject:** Truth in Lending

Two items that I believe should be changed:

The Payment Date should be a longer time from the billing time. Probably 25 days from the date of mailing.

The maximum charges should be controlled.

I received a \$39.00 late fee for a \$31.50 total bill. I was out of town two weeks, had not received the bill before leaving and the due date was three days before I returned home.

My credit rating is high ( last winter it was 804) so I was not in the group that they want to take advantage of.

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