

From: "diane cowel" <dec326@hotmail.com> on 06/16/2007 03:00:05 PM

Subject: Truth in Lending

I am writing to vehemently oppose the unfair universal default policies of credit card companies. I have 4 credit cards myself and have never made a late payment in the 9 years I have had these cards. However, I was a victim of a mortgage fraud scheme, and as a result of late mortgage payments related to illegal mortgages obtained in my name, my credit card interest rates tripled.

Please stop credit card companies from unfairly penalizing customers in this way, and this should be able to be applied retroactively for all the people already suffering under huge debt burdens as a result of universal default policies.

Thank you.

Sincerely,
Diane Cowel
Chicago, IL