

From: "Marilyn Berry - Finley Asphalt" <marilyn@finleyasphalt.com> on 10/01/2007 11:27:08 AM

Subject: Truth in Lending

I GOT FORCED INTO BANKRUPTCY THIS YEAR..WHEN I BORROWED ON MY CREDIT CARDS A FEW YEARS AGO FOR A STARTUP BUSINESS VENTURE THAT DIDN'T MAKE IT AND HAD BORROWED ON CARDS. WHEN BANK OF AMERICA BOUGHT OUT MBNA MY RATE WENT FROM 7 TO 34%. WHEN I CALLED THE REPRESENTATIVE TOLD ME TO PAY IT OFF AND THEY'D TALK ABOUT READJUSTING THE RATE ..THEY SAW I HAD OTHER OUTSTANDING BALANCES AND THEY COULD INCREASE THE RATE..I WAS NEVER LATE ON PAYMENTS. THIS IS WHAT HAPPENS TO GOOD PEOPLE. THE BANKS TAKE CARE OF THEMSELVES ALWAYS..THIS UNIVERSAL RULING IS NOR RIGHT. I HAD GOTTEN A GOOD PAYING JOB AND COULD'VE PAID IT OFF WITH DECENT RATES...NOW I'M IN PRISON WITH BANKRUPTCY FOR TEN YEARS AND A STIFF REPAYMENT SCHEDULE FOR THE NEXT 61 MONTHS.

SOMEONE IN GOVERNMENT SHOULD TAKE CARE OF "ITS PEOPLE" NOT THE BIG CORPORATIONS.

Marilyn Berry
Financial Coordinator
Finley Asphalt & Sealing
Phone: 301-571-9491
Fax: 301-571-9492
Cell: 703-901-1143