

**From:** MELANIE MIZELL <melaniemizell@yahoo.com> on 10/01/2007 12:15:04 PM

**Subject:** Truth in Lending

To whom it may concern,

These comments pertain to proposed changes in credit card regulations.

The present regulations are harmful to consumers in many ways. The following incident happened to my 77 year old mother.

Mom had excellent credit, despite a modest income. In 2006, she became ill and was diagnosed with cancer. Over the summer of 2006, she almost died - a combination of listeria, meningitis and pneumonia. She spent over a month in the hospital - near death for almost a week. As soon as she was able, she instructed my brother to bring her mail so she could take care of her bills from the hospital.

Apparently she was two days late on one small credit card payment - for a clothing company. As a result, all of her higher balance cards both raised her rates and her minimum payments - the so-called "universal default" practice authorized by Congress.

The stress from this situation was enormous for her. She was undergoing blood transfusions (took all day) and chemotherapy (made her very ill) at the time. Her creditors were not accomodating at all, despite the fact that she told them the truth about why she was late with one small payment. They hounded her by phone and mail. She spent hours on the phone with disrespectful people.

Overnight she went from being solvent, with some resources for emergencies, to being on the list for harassment by her creditors.

Mom passed away on February 2, 2007. The last months of her life were spent dealing with abusive credit practices.

I believe that Americans are being stripped of their dignity and financial resources by a credit system that rewards the wealthy and punishes those individuals who lose their jobs, become ill, care for an elderly parent, have an accident, become divorced, have a sick child.

Sincerely,

Melanie Mizell  
Tucson, Arizona

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