

From: "Kristi" <kristi@teamrockisland.com> on 10/01/2007 02:55:02 PM

Subject: Truth in Lending

I am in complete agreement with the proposed changes to Regulation Z.

I am a credit counselor and have found many instances where good people have accepted bad credit vehicles because they did not understand the rules.

Hidden fees and exorbitant universal default interest rates have robbed low/moderate income families for too long.

What I find most disturbing are the credit card companies owned in whole by banks that have these practices. Isn't it about time this loop hole for them is closed?

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