

From: "Roger Ackerman" <roger.ackerman@sbcglobal.net> on 10/01/2007 03:50:02 PM

Subject: Truth in Lending

Please pass these regulations. Typically, we are not fond of additional government requirements, but in a situation that otherwise promotes usury, we are all for it. We are a nation that wallows in our financial ignorance, and we hope that these notifications and requirements might remove at least one of the veils.

We would also appreciate that if a credit bureau creates their own version of credit scoring, that they would also be obligated to designate how that compares to the standard FICO scoring. This would allow the consumer to note quickly obvious differences between bureaus & to catch errors that might otherwise go unnoticed. As we rotate annually which bureau's score we get, this would quite useful to the conscientious consumer.

Sincerely,
Roger & Karen Ackerman