

**From:** Darnell Malcolm <Darnell.Malcolm@microsoft.com> on 10/01/2007 04:30:02 PM

**Subject:** Truth in Lending

**Please consider the good of the consumer!  
ALL of the below should be implemented and required immediately-within 15 days!!**

**"Fixed" should mean "fixed."**

**Issuers should be clear about what triggers rate increases.**

**Rates and fees should be clearly spelled out.**

**Consumers should get 45 days' notice of any changes, instead of 15.**