

**From:** "Michael Davis" <m.davis@crouchinc.com> on 10/01/2007 04:40:04 PM

**Subject:** Truth in Lending

I urge you to adopt the proposed changes in docket # R-1286. The credit cards companies are out of control and are not satisfied with a reasonable profit. They want to use methods that should be illegal. Why should someone who had never been late have their interest rate doubled or someone who is late on one payment have their credit limit increased. I have had one company that did not send a monthly statement so I would be late. The rep on the phone said they had a lot of complaints.

Thanks for your time.

Michael L Davis