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Subject: Truth in Lending

I strongly support the changes being proposed to the TILA. I am particularly concerned about defining the term "fixed" and extending the time that lenders are required to notify customers from 15 to 45 days. Spelling out charges in a way that is meaningful to customers rather than in legalese is also important.

These are long overdue changes. Please pass them.

Sincerely,

Allison McMurtrey
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