

From: john harden <porschenutdriver@yahoo.com> on 10/09/2007 11:35:01 AM

Subject: Truth in Lending

Hi

Having done the credit card shuffle for the last 30 years and having my credit card interest raised without notice or because some other credit card payment was lost in the mail, they considered this a late payment which increased my percentage rate on over half of my cards and lowered my credit score, I have given up on trying to fix my credit score it is to frustrating and promises are never kept, it seems your are guilty and have to prove your Innocent all the time. thank you for considering new rules for credit card issuers.

John Harden