

**From:** "Joe Hoback" <jhoback2@tampabay.rr.com> on 10/09/2007 09:40:03 AM

**Subject:** Truth in Lending

I know you are not waiting on everyone in the country to send you a request to fix the credit card industry problems. I know you will be leading the charge for change. Please do the right thing for the right reasons and stop the crooked practices the credit card companies are using to steal from its customers. They should be ashamed of their practices and I sure you agree. The whole country is looking to you for action on this very important issue.

Thank You,

Joe Hoback