

From: robert hartwell <pangloss47@hotmail.com> on 10/07/2007 12:50:01 PM

Subject: Truth in Lending

Dear Sirs,

Please take action now against the abuses so common in the credit card industry. I have suffered from the effects of many of the callous lending practises of many lenders and suffered a bankruptcy as a result. Practices should be clearly spelled out and mean what they say. It is igh time to straighten out this mess.

Robert Hartwell