

From: Kevin Marshall <elitecop2001@yahoo.com> on 10/08/2007 12:00:03 AM

Subject: Truth in Lending

They offered me a debt consolidation loan to combine all my bills with either 60 or 72 monthly payments. They never explained to me if I was late it would turn into a revolving charge at over 19% where now everything I pay each month is interest only. This was MBNA which is now Bank America. I can never pay them off unless I can get a lump sum (I wish) and they even refuse to lower the interest rate. I have been paying them for about 4 years and the balance is still the same.

Tricked
Kevin K. Marshall