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Subject: Truth in Lending

I just wanted to say that I applaud the efforts to stop the sleazy tactics of the credit card industry. I am an attorney, and I saw the abuses firsthand when I did bankruptcies. There was plenty of personal responsibility of my client's for their financial mess, but the credit card companies made this far worse than it otherwise should have been.

As an intelligent woman, I find their practices confusing. This is an industry that is obviously not policing itself, so I was encouraged to see that you are stepping in to curb the worst of the practices.

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