

**From:** "Judy Angelo" <jangelo@crcom.net> on 10/12/2007 04:55:01 PM

**Subject:** Truth in Lending

Attn: Board of Governors of the Federal Reserve System

Dear Sirs and Madams,

I am employed with T&P Federal Credit Union in Big Spring, TX. I am familiar with closed-end and open-end loans.

With the current economy fluctuations, the proposed changes to Regulation Z that affect multi-featured open-ended lending rules (in my opinion) would not be an asset to the lending practices that have worked so well over the last few decades.

Why create change when the current lending practices are following all disclosure procedures with a minimum of additional paperwork for each loan? Why add the burden of additional costs of implementation?

Please review the proposed changes with the above considerations in mind.

Thank You,  
Judy Angelo  
T&P Federal Credit Union