

**From:** "Rick Carter" <rick.carter@georgiaheritagebank.com> on 10/24/2007 05:50:01 PM

**Subject:** Truth in Lending

Dear Feds,

I am a Mortgage Lender for a bank. Unfortunately I am seeing a lot of good people who are trapped in some sort of Sleazy Credit Card Bondage! This is getting ridiculous!!! I consider myself to be pretty savvy when comes to finance and I can't even determine some of the tricks used by these companies. Enough is enough!!! You have got to make some changes and soon. I cannot believe that these practices are tolerated in the United States of America. If I were to use these practices in the mortgage business, I would be in prison, which is where these people need to be apparently!!!

Thank you for listening!

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