

From: Sears Hometown Store, Demea & James Loyd

Subject: Truth in Lending - Version 3

Comments:

- * I applaud the recently released clarification that would allow for the continued offering of deferred-interest financing for my customers.
- * The new guidelines go a long way in ensuring that consumers understand the terms of these promotions and can use them responsibly.

- * Consumers are feeling the effects of a slumping economy and need financing options for purchasing big-ticket items, especially household appliances that sometimes need replacement regardless of whether or not they have the cash to pay for it at the time.
- * One of the worst economies in decades has already resulted in widespread job loss and store closures. Being able to continue to offer varied promotional options on expensive products will help me keep my store open and my employees on the job.

- * My Hometown stores offer a wide-range of trusted Sears appliances and products. Hometown stores are typically located in smaller communities where you are not likely to find large department stores. They carry primarily large-ticket items - many of which are offered along with deferred-interest financing offers to ease the financial burden.

- * My store has been in the community for 15 years and employs 18 workers. These clarifications will allow for continued sales and therefore help to ensure the viability of my store and others like mine for years to come.

Demea & James Loyd