

From: Joan W. Davidson
Subject: Regulation Z - Truth in Lending

Comments:

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Name: JOAN W DAVIDSON
Affiliation:
Category of Affiliation: Other
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

I am writing for you to oppose the changes to the credit insurance and debt protection rules. I believe that the disclosures are misleading and will hurt not only us, but our borrowers as well.