

From: Dave Alfredson  
Subject: Truth in Lending - Version 3

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Comments:

Thank you for the recently released clarification in regard to the continued offering of deferred interest financing for our customers. This will go a long way in ensuring that customers understand the terms and conditions of these promotions and use them accordingly.

Financing options are especially important in the present economy in regard to large appliance purchases that cannot be paid off immediately at time of purchase.

In respect for today's economy, slow sales create job losses and store closures, enabling me to be more flexible with payment options are sure to enhance sales in our store.

My Hometown Sears Home Appliance ShowRoom, offers a 8 major brands of appliances as well as the popular Sears Kenmore brand. We are typically located in small communities with hopefully no a great deal of competition. Sears has always been known for their 0% financing programs which has been utilized to encourage customers to purchase large appliances that they would normally under other programs, not be able to afford or pay off immediately.

Thank-you for your time,

Dave Alfredson