

From: "Pat Chalmers" <pchalmers@workforceflorida.com> on 10/01/2007 09:10:03 AM

Subject: Truth in Lending

Please make the proposed changes to the credit card companies' terms as they appear on this docket. It seems that every time something has changed and they appear unable to scam people, they find new ways to do so. These proposals would go a long way toward eliminating many problems for consumers.

Sincerely,

Patricia Chalmers

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