

From: Mark Sander <msander@chlend.com> on 10/01/2007 05:25:08 PM

Subject: Truth in Lending

How can credit card companies get away with charging astronomical interest rates to consumers? How is this not some form of predatory lending? Mortgage companies today are getting in trouble for charging consumers too much in fees and giving rates that are "above the acceptable lending rates" in certain states. How can a credit card company charge more than 3 times the average mortgage interest rate??? Or 4 to 8 times more than the lowest non 0% APR for manufacturer automobile loan rates?

This is absolutely un-American and I can't believe that OUR government allows this to go on. OUR government allows struggling and not struggling consumers the opportunity to be raked over the coals. OUR government should have our best interests in mind in all aspects, but I guarantee that the way OUR government is allowing credit card companies to take advantage of everyone who doesn't pay their balances off each month on credit cards, OUR government is NOT looking out for consumers' best interests.

WHY IS THIS?? Isn't this what we appointed YOU for?

Mark Sander

Community Home Lending

13220 Metcalf Ave, Suite 150

Overland Park, KS 66213

913.748.3488 phone

913.385.0436 fax

msander@chlend.com