
From: Amy Janczy [mailto:ajanczy@charter.net]

Sent: Thursday, June 05, 2008 12:04 PM

To: _Regulatory Comments

Subject: Comments on Proposed Rule Part 706

I urge you to support passage of this banking regulation that is one small move to help protect consumers against unfair and deceptive lending practices. My disabled brother is among those whose credit has been ruined due to predatory lending practices that make it impossible for those in or near poverty, often due to illness or unemployment (or both).

It is well past time for the credit card industry to be properly regulated to begin to reverse the very one-sided nature of obtaining and using credit in the United States. Much more needs to be done and I urge the initiators of this proposed rule to continue their efforts to pass this legislation and to gain public supporting for even stronger measures.

Thank you,
Amy Janczy