Subject: Truth in Lending - Version 2

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Proposal: Regulation Z - Truth in Lending

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Release Date: 05/02/2008 Name: Frances Keiper

Affiliation: Category of Affiliation:

Address: 8106 NW 15th Mnr

City: Plantation

State: FL

Country: UNITED STATES

Zip: 33322

PostalCode:

Comments:

These regulations are needed and long overdue. They should be enacted as soon as possible and vigorously monitored and enforced. Additional regulations are needed to reguire credit card companies and credit bureaus to protect consumers from identity theft. At present, the responsibility is on the consumer who has few options to protect himself. And now, these same card companies and bureaus are selling insurance to consumers to help protect them. The companies should be protecting their customers financial identities as a price of doing business.