

Subject: Truth in Lending - Version 2

Date: May 08, 2008

Proposal: Regulation Z - Truth in Lending

Document ID: R-1286

**Document
Version:** 2

**Release
Date:** 05/02/2008

Name: Cherie B Parris

Affiliation:

**Category of
Affiliation:**

Address: 435 Canard Rd., SE

City: Rome

State: GA

Country: UNITED STATES

Zip: 30161

PostalCode:

Comments:

Please pass this regulation as soon as possible. I have worked in the U. S. Bankruptcy Court for almost 30 years and believe that most bankruptcies have been caused by predatory credit practices, such as those the FRB proposes to regulate. Please do not yield to banking industry pressure as Congress did when the BAPCPA 2005 was passed without any corresponding debtor protection.
