

**Scott Lesher**  
Administrator



**Brad Henry**  
Governor

**STATE OF OKLAHOMA  
DEPARTMENT OF CONSUMER CREDIT**

July 6, 2009

Re: Truth in lending rules

The Department recently adopted permanent rules to remain in compliance with the Truth in Lending Act. The effective date of the rules is July 11, 2009. However, persons have until the effective dates of the Federal Reserve Board rules to comply with the Department's rules.

A handwritten signature in cursive script that reads "Scott Lesher".

SCOTT LESHER  
ADMINISTRATOR