
From: Steve Kravetz [mailto:skravetz@speakeasy.net]
Sent: Wednesday, December 13, 2006 7:39 PM
To: Barr, David
Cc: Supervision
Subject: FDIC Issues Draft Guidelines on Small-Dollar Loans

Mr Barr;

My company, Illinois Lending Corp (ILC) has developed a patented product (pat. no. 6397196), called the SAIL account (savings account/ installment loan). The SAIL account combines the features of fast, easy to obtain installment loan (principal reduction) with the benefits of a savings account. I believe the SAIL account specifically addresses the need for a product as described in "FDIC issues guidelines on small dollar loans." dated Dec. 4, 2006. Please let me know if I may present further information regarding the SAIL account.

Thank you for your assistance

Steve Kravetz, VP
Illinois Lending Corp.
skravetz@speakeasy.net
(312) 316-9769 cell ph.
(312) 832-1201 office