

**From:** Carolie Watkins <

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**Subject:** Study on Credit Bureaus Handling of Disputes

In recently obtaining credit reports from 4 sources I was appalled at amount of errors. One source I have been working with for a year still does not have all corrections made. Last date of activity is not on any of the reports which limits my ability to have them removed after seven years. The free credit report yearly signed into Law by President Bush is a great law and keeps consumers from getting ripped off. I also, think that giving partial information on me to solicitors is misuse of my personal information and should be stopped. If I want a service I will ask for it. It is the same as phone solicitation from telemarketer except it is by mail. You should be able to request this information not be given to anyone. Contact numbers for the original Credit grantor is not on reports so you can not identify whom you should contact or connect the reported event with. Please do something to help the consumer control the ir credit which is so important.

Also, I worked as a Mortgage Broker for 12 years and saw this abuse on one's credit for years and the amount of errors that keep someone from buying a home is wrong. They should have to prove they contacted you by certified letters before adding to your credit report. Medical collections are the worst. Insurance doesn't pay all of debt and they don't contact the patient just turn over to a collection agency and boom its on your credit report for seven years. Medical debts should be in a separate category so they don't effect you scoring. Creditors should be fined if they don't accurately report ie. Bankruptcy. Also, name verifications should use some common sense, if someone misspells your name, boom on your report, Wrong address, boom on your report and a lot of these errors are obvious they are errors, with just one typo error and their it is on the report.

Thanks for your time.

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