

As a consumer who has been turned down for credit in the past, I would like to know what information is being used to judge my creditworthiness. I know that at least twice within the past 5 years, back in my ignorant days, I was told "I'm sorry, that's privileged information."

Hell, it's my history, let me know if all the facts are straight. These days, the burden of proof is laid squarely upon the consumer to ensure that the reports contained and distributed by credit reporting agencies are accurate. As a consumer, it is an arduous, time consuming, frustrating and daunting task trying to correct inaccuracies generated and distributed by a defunct and haphazard system. If that information is inaccurate, I want to know!

Regards,
Mark C. Felty

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