Comment #: 33

From: Wertz, Jim

**Sent:** Tuesday, June 22, 2004 11:00 AM

To: FactAStudy Subject: Credit Report

As someone who has seen the number of errors on credit reports (my own) I think copies should be provided to the consumer. It most times is too late when you discover that there are mistakes, but with a lot of time and effort you can correct the problem. It should not be as difficult as it is, since it is not "my" mistake...........

James A. Wertz, Special Agent

Iowa Division of Criminal Investigation

Iowa

"I'm not over the hill, I'm just on the back nine"