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Monday, June 06, 2005

Federal Trade Commission  
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First and foremost, I would like to thank the Federal Trade Commission for taking an in-depth look into this most critical issue. I sincerely hope that after reading this among the other hundreds some sweeping and immediate changes will be in store.

My comments will include issues related to myself and my husband as to give the Commission a better overall understanding of how this affects a two parent house hold.

Last year I decided to start checking our credit reports as well due to all the data security breaches. My husband had applied for a small loan and was declined and that was just shocking to us. NEVER had there been a problem with him getting a loan.

I will not even get into the cost of doing this, paying for each report, time spent sending letters to asking for correction, cost of sending certified mail [many times more than once, since the Credit Bureaus/Credit Reporting Agencies (CRA's) seem to change their mailing address monthly].

Listed below are just a few examples of what we have encountered over the last several months trying to get something in the vicinity of half way correct information on our credit reports. I have given up on ever getting the information corrected. I have also given up on ever getting it correct enough to refinance, to ever purchase another home or finance another automobile in my lifetime.

Examples:

Disputed with Credit Reporting Agency (CRA) about husband having an aka name on his report as being "Sue" (I'm not kidding). One CRA sent back a letter saying it was verified! One sent a letter correcting and Equifax never sent an updated report at all!

It took sending three (3) more letters to the one CRA to get the aka of "Sue" removed.

The CRA's had various addresses listed for me that I had never lived at and even had my last name listed as 4 different names I had never heard of. When I filed a dispute, I got a corrected report. HOWEVER, it was NOT correct or even close. A few of the last names were removed. One new one was added. Some of the addresses were removed, yet my current home address is now listed as "Trade Contractor-Special Trade, a non-

residential address! I beg to pardon here, but I live in a completely residential subdivision. To top this one off, it also lists the exact same address as being a "Rule Route" residential. This is nothing less than pure stupidity on the part of the CRA. I will spend at least 6 months trying to get this resolved. Write the letter, wait 30-45 days for an updated report, likely have to send another letter to correct the things they corrected and wait another 30-45 days and on and on. I'm sure you get the idea.

On another "corrected report" from one of the other CRA's (when disputing my last various last names listed and erroneous addresses) it came back with a public UCC filing record with someone with my name owing some man with the same last name as mine. Where do they get this information? It's obvious they just add information to credit files of people with the same names in a city, or someone who prior lived at your address or previously had your current phone number.

While trying to correct my husband's reports I had to write about some accounts that were not correct. When the "corrected" reports came back the accounts that were disputed were corrected, but new accounts appeared! The new accounts were not his, but they were current.

I have tried to call the CRA but am unable to speak to a person unless I wanted to report Identity Theft. I did not want to report Identity Theft. There was no Identity Theft! There were just ERRORS that needed to be corrected.

On some accounts that were listed as having late payments the CRA said I must contact the original creditor. When I contacted the original creditor, I was told that they have problems with something called "EOSCAR". They send this information to the CRA's and have no control over the outcome of how the information they report is processed and reported.

Is this true? There is no incentive for the information to be correct. The information being so erroneous only gives creditors the reason to up your interest rate or lower your credit limit. I had an account recently write me a letter saying that they had reviewed my credit file and due to information on my report, they were lowering my credit limit from \$5000 to \$2500.

Out of 18 different reports I have gotten so far (6 originals I stated with and 12 for the so-called corrected reports) I still don't have anything close to correct credit reports for my husband or myself.

Also when I contacted "Equifax" for corrections I found that I first must contact CSC in Texas! Why?

It is a vicious circle and a never ending endeavor to try and correct anything on your credit report. Get one thing fixed, and 3 more errors appear. I now feel that I could spend the rest of my life writing and waiting and still never have a correct credit report.

Last year after the compromise of ChoicePoint Data, I obtained a copy of the reports they maintained on my husband and myself. They were so erroneous that if the FBI were to access our files they would be at a loss. I mention this because I know that the FBI as well as other government agencies rely on the data at ChoicePoint for information on fugitives and suspected terrorists. That being the case, there is no wonder there are terrorist cells here in America that can not be traced or their money tracked.

In my husbands ChoicePoint Report is where I found why our homeowners insurance had been canceled. We were forced to look elsewhere for homeowners insurance and at a higher rate. In the report, I think they refer to as C.L.U.E. it said that we had two claims in less than a two year time period. That was not true. We had one claim. After several calls to various offices of our prior home insurance carrier I found that one of the so called claims listed was nothing more than a phone call to see if our insurance would cover several trees downed during a storm. I was told they did not, unless it landed on our home or another structure. That was it, nothing more than a phone call to ask a question. However we had our homeowners insurance canceled, and have been paying a higher premium over this for two years. I am now working on trying to get this corrected but this may take months, and we certainly will not get any funds back from being grossly over charged for two years.

Also included in my ChoicePoint report was a list of names and information of everyone who had ever lived at an apartment complex where I once lived. The complex had one numbered address with each apartment listed as A-G. Why people who lived in the other apartments were listed as being associated with me is perplexing. Plus, I'm sure the people listed and the information about them included would be quite upset to know I had their names and information!

I ask what other industry in this country would be allowed to operate with such a corrupted and deficient product? Yet this is allowed. Even though it is one of the most important industries that affect the purchasing power of Americans in the United States it puts out the most defective product produced.

Nothing would be better than for ALL of the data at ALL data collection agencies to be erased! I would like the opportunity to send them the correct information to create a completely new file. I understand that many would take this opportunity to leave out derogatory information but truly what would be the difference at this point I ask.

Regulations have done NOTHING to stop the mass corruption of American's Credit Files.

As citizens we have no real means of remedy and relief to this corruption. Fines for the violations that were set out in the FACRA are nothing less than a joke.

As for looking for 255 consumers to use for research on this issue: Are they to be "secret shoppers" to expose the corruption of CRA's? Each credit bureau is profiting enormous

amounts by maintaining the erroneous credit files of Americans. Each of the “Big Three” have some type of “watch” program to sell you for a monthly or yearly fee so that you can check to see if information has been corrected or not. Errors are VERY profitable for the Credit Reporting Bureaus.

To the person who is reading this: Have you checked your Credit Report for the Big Three Bureaus, what about your file at ChoicePoint?

Sincerely,

Steve and Debra Hagan