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Snyder, Diane L

**From:** Pat Dowers-Turpin [pat110@fuse.net]  
**Sent:** Wednesday, April 19, 2006 12:05 AM  
**To:** \_Regulatory Comments  
**Subject:** Comments on Advanced Notice of Proposed Rulemaking Part 717, Fair Credit Reporting -- Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies

APR19'06 AM10:13 BDA

On behalf of divorced women everywhere, I am delighted to find that rules and regulations will be instituted to assure reporting of correct credit information. I'd like to share information that personally affected me in the late 1980s. Hopefully, it is no longer the customary procedure but it certainly bears investigation to confirm whether it is or not. I know of another almost identical case, and I cannot fathom how many other divorced women have been adversely affected. The common denominator in the cases seem to be the fact that we were divorced.

My name is Patricia Dowers-Turpin, [REDACTED]  
 [REDACTED] At the time this incident occurred, my name was Patricia Dowers, same address -- In 1983, I had married and after only 3 months I filed for a divorce which was granted in 1984. Many years later, in the late 1980s, I purchased new carpeting for my home on a 90 day same as cash basis. Of course, that method of financing involves a bank loan which is interest-free if paid in full within the 90 day period. The morning the carpet was to be delivered and installed, I received a call from the carpeting company informing me that they were canceling my order because my credit had been denied by the bank. I was incredulous because my credit was and is excellent. I asked the manager of the carpet company why and, of course, he directed me to the bank for answers. Finally I was informed that the declination was because of my bankruptcy. I was astounded because I had never filed bankruptcy. After verifying that they had my name and social security number accurately reflected, I was instructed to call Equifax and take up the matter with them.

As you can imagine, I was upset. I immediately placed a call to Equifax and informed the receptionist that I wanted to make an appointment for that very day in order to straighten out whatever error they had on my credit file. She told me it would be several weeks or longer before I could come to their office. When I insisted on speaking with a manager or supervisor because that was totally unacceptable, I was finally connected. I explained that I had been told by the bank that a small loan had been declined because of my bankruptcy and that I had never filed for bankruptcy protection...their records were wrong. The manager pulled my credit file and informed me that I had indeed filed bankruptcy -- and asked me if I had been married to a certain gentleman (I will be happy to divulge further details in a personal conversation). I confirmed that I had that somewhat dubious honor for a period of 3 months beginning in 1983. She then told me that he had filed for bankruptcy (about 1987) and it was reflected on MY credit history even though our divorce was final in 1984. I told her that I had never had joint credit with him in any form, and was divorced from him in 1984. She then required me to send her a copy of my divorce decree, and explained that credit files are co-mingled when a marriage occurs and are not separated unless they are notified to do so and evidence of a divorce is presented. PLEASE NOTE -- had it not been such a serious matter, I would have found it humorous -- I had never sent them a copy of my marriage license...but they required a copy of my divorce decree to clear my credit history of erroneous information. I was not ME -- I was MRS. HIM. I insisted they clear my record at once and immediately notify the bank that had declined my loan request or the next words they would hear would be from my attorney. I also agreed to fax them a copy of my divorce decree to facilitate a prompt correction of the records, and requested that they send me a copy of my credit file for further review.

They did promptly notify the bank of the problem with my credit file. When I received my credit file, I was astounded to see the erroneous information. For example, they also had me listed as Occupation: Bar Waitress. I actually own an insurance agency -- I had never been a bar waitress -- imagine the consequences had I applied for a contract with a new carrier. I enjoy a fiduciary responsibility with the insurance companies I represent. A new agency appointment includes a full credit history -- companies want to be sure of the moral and financial character of agents before granting them fiduciary responsibility. Can you imagine that they would have appointed me had they reviewed the erroneous history (including my occupation) on my Equifax report?

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I thought this must be an isolated incident until a couple of months later when I was assisting my best friend in obtaining a car loan. Lo and behold, we discovered the identical situation...she had been divorced for years but HER credit file showed slow payment history directly attributed to her ex-husband (and his new wife) that occurred after their divorce! It appears that mine was not an isolated incident, but a routine practice of co-mingling of credit files.

Sadly, I believe this happens frequently to divorced women. We were never told that we should inform the various credit bureaus when our marriage has ended! Unfortunately, many women even in this day and age are not worldly enough or assertive enough to follow through and understand why they are declined credit. They simply accept a declination of credit...perhaps thinking about that one time they were late on the electric bill or some other justification for the embarrassment they feel.

I believe the co-mingling of credit files is an absolute disservice that results in erroneous information. Each individual should stand on their own merit. I welcome any calls for additional information. Thinking about it still enrages me even now -- more than 15 years later!

Sincerely,

Patricia Dowers-Turpin