YOUNG, SHERON

From: _Regulatory Comments
Sent: Thursday, May 04, 2006 9:17 AM
To: YOUNG, SHERON
Subject: FW: Public Submission

Public Comments on Interagency Advance Notice of Proposed Rulemaking: Procedures to
Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies
Under Section 312 of the Fair and Accurate Credit Transactions Act:========

Title: Interagency Advance Notice of Proposed Rulemaking: Procedures to Enhance the
Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies Under
Section 312 of the Fair and Accurate Credit Transactions Act FR Document Number: 06-02758
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First Name: Tracy
Last Name: Paulsen
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General Comment:I filed bankruptcy Dec 2004 and it was charged off Apr 3, 2005. I have
had to request "verification" through the Credit Bureau's on quite a few of the accounts
on my credit reports. One particular vendor refuses to list the account as included in
bankruptcy. They are reporting it is open, delinquent and that I owe $1117.00. I have
requested validation of the debt and they didn't respond. I have called them only to be
told it was turned over to their attorney. I call the attorney's office and they tell me
it is at another attorney's office. I call them and they say they sent it back as it was
included in a bankruptcy. The Credit Bureau's say they can't do anything because the
collector submitted it AFTER they closed out their investigation and they have to open a
new investigation. So, it doesn't matter what the Credit Bureau does as long as the
collector keeps reporting the information. The only option I have is to sue them, which I
can't afford to do. Why do they have the right to continue to report incorrect
information when I have to go to court to have it removed? They should have to prove it
to the Credit Bureau's if someone requests a verification, not just say yes and have it
accepted as accurate.