

Date: Apr 20, 2006

Proposal: 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 Transactions
(FACT) Act

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Comments:

In 2004 we refinanced our home, I was very surprised when the mortgage company informed me that our credit had been good "since your bankruptcy". I ran a credit report from all three services and Equifax showed a bankruptcy that was most certainly not mine on my record for August 2000. I contacted Equifax in May 2004 and again in September 2004 and have confirmations mailed to me from both instances that the bankruptcy record had been deleted from my credit file. A credit report run today 04/20/06 still shows an incorrect address and the bankruptcy record still on my file. I have just started my 3rd investigation request with Equifax.