

From: frboard-web-site@federalreserve.gov on 04/24/2006 02:37:18 PM
Subject: Fair Credit Reporting Act guidelines for furnishers of consumer info

Date: Apr 24, 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:

I am trying really hard and getting no where with the credit reporting agencies. The US Department of Education has sent them letters twice stating my student loan was not in default and yet they still have not corrected the error. The only response back from the credit agencies is to contact the US Department of Education to get them to resubmit. They have done this twice and have told me now to fight it out with the credit reporting agencies. Because of this inaccurate listing of default I cannot get the house I was wanting to purchase because I could not get the updates to correct my reports before the 30 day time limit the loan company gave me. The house has sold and I am still fighting to get this fixed. No one at the credit report agency will help they say to have again the US Department of Education to submit but they won't because they have done this already. I can't get anywhere and no one will help. I lost the house and I have bad credit.