

Date: Apr 30, 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:

We have purchased a home and two vehicles within the past 5 years, after moving to Wyoming. We are now back to Ohio, went to buy a house and only one of the 3 reporting bureaus, equifax, had a tax-lien on our credit record--therefore we cannot get a mortgage. We contacted the county registrar, it had been satisfied 9 years ago and should not even have shown. We had to get this documented by the court--sent to Equifax and now must wait for the posting and try to reapply. Noone is libel for this error, why was it only listed on one of the 3, why did it not show up before???? We were unfairly restricted and noone will take the blaim??? This credit bureau system is realllllyyy bad!!! PS Once we do qualify, it will cost us more because the interest rates have now gone up!!!!