

From: Tommy.Attaway
Sent: Sunday, August 08, 2004 2:06 PM
To: FCRAnotices
Subject: FACTA Notices, Matter No. R411013

Thank you for providing the opportunity for consumers to comment on the regulations regarding FACTA.

This matter is extremely important to me as I have had extreme difficulty in having my credit file corrected by the 3 major CRAs. Just to get the trade lines corrected has taken from 2 years at one agency to 4 years at another. It has been necessary to file civil suits just to get a response from Equifax. Why this difficulty? Why does the existing law not provide sufficient economic incentive for making corrections to my credit report? The answer is that I am a US citizen residing outside of the USA.

Credit agencies have claimed that US citizens outside of the USA have no rights under the FCRA. I suggest to the FTC that it is a sound public policy to clearly state that all provisions of FACTA will apply to all consumers wherever they may reside. As is the case with active duty military members, considerable damage to consumers can result during the time delay of not having information corrected before we return to the USA, or while residing outside of the country.

Although I live outside of the USA, I as do many of the other 1 million plus citizens, continue to use the US financial system. We need to have the same protection under the law as do our counterparts living in the states and territories of the United States.

The identity theft provisions of FACTA are an important protection for us due to the period of that time that may take place until a case of identity theft would be discovered. Unfortunately, the manner in which the CRAs intend to carry out the provisions of FACTA will cause us additional harm. The CRAs continue to refuse to list our foreign addresses in our credit reports. Therefore, every access of our credit reports will result in a non match of consumer address between the address on file with the credit grantor and the address contained in the credit report. This will at a minimum delay requests for credit as address will have to be reverified, or even worse, provide an disincentive for credit grantors to do business with us.

We need the FTC to require the CRAs to list addresses outside of the USA for those consumers as part of the regulations regarding FACTA, in order to achieve maximum accuracy in consumer reports, and protect those consumers residing

outside of the USA from identity theft and other errors in consumer reports.

Thank you for your consideration.

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