

From: "Dave Elliott" <elliottd@ci.hamilton.oh.us> on 04/18/2006 10:00:22 AM

Subject: Fair Credit Reporting Act Guidelines

American Express sent me a letter about 2 years ago notifying me that my credit limit was being lowered because of bad reporting on my credit reports. I obtained a copy of my reports from all three agencies and there were only two things that were problems that I could see. One was that I supposedly lived at an address for a few months that I never lived at and at another for a few years, all during the time that I have been married and I have lived where we do since 1988 and have been married since 1990, and we have never moved. County records show that, yet none of the credit agencies will remove the false information. Secondly, one of the companies we had our mortgage through, Greentree, was checking my credit rating monthly, and I could not get them to stop. So "too many inquiries" showed up. They continue to do this even though they were bought out by Chase. American Express lowers my credit about every four months, and even though I have told them this is false and they are doing this to me in error, they tell me it is my job to prove them wrong. In essence they can screw me over by any means they want to and it is up to me to prove them wrong. Seemingly, I could prove them wrong and they make it right, and then sometime later they do the same thing all over again and it would be a never ending battle. I would like to see if you could help me make this right. My name is David R Elliott. My address is Hamilton, OH 45013-2308. My email is elliottd@ci.hamilton.oh.us.

Thank you so much.
Dave Elliott