

Date: Apr 29, 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

Document ID: R-1250  
Document Version: 1  
Release Date: 03/22/2006  
Name: Debora L Becker  
Affiliation:  
Category of Affiliation:  
Address:

City: COLUMBUS  
State: OH  
Country: UNITED STATES  
Zip: 43235  
PostalCode: n/a

Comments:

I incurred ID theft about 7 yrs ago. There was fortunately only one false item from a utility company on my credit report. When I submitted the necessary papers, the utility took it off my credit report. In checking my report a few years later, the item reappeared. When investigating this I found that it had been turned over to a collection agency and they reapplied it to my acct and refused to take it off unless I could PROVE it WASN'T mine. Even with all the original paperwork, they still refused. I felt this was an unfair practice.