

From: Alexandrew Bernandez no-reply@erulemaking.net on 05/02/2006 12:25:06 AM

Subject: Fair Credit Reporting Acat Guidelines

Public Comments on 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 Credit
Transactions Act:=====

Title: 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 Credit
Transactions Act

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General Comment: Yes, lenders should be watched if they are properly
reporting to the credit
bureaus. Our mortgage lender is not reporting our mortgage to the bureaus. I
am only a joint owner, and they are reporting it to my co-owner. I called the
lender four times in the last year and until now they have not reported my
loan.

I can only to a person from their call center in India and refer me to their
research department which is also in India. It's very frustrating because I
always get answers that it will be fixed, but for more than one year, nothing
was done. They just send me letters that it's fixed, but when I pull my
report,
the loan is not there. There should be guidelines that lenders should follow.
By the way, my mortgage company is Ocwen. They just bought our loan from a
different mortgage company in 2004.
Thank you.