

**From:** frboard-web-site@federalreserve.gov on 05/03/2006 04:16:33 PM  
**Subject:** Fair Credit Reporting Act guidelines for furnishers of consumer info

Date: May 03, 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:

I have not been able to get a get anything correct on my report. Experian is the worst of them all. I will give it to them that they have removed one item from my credit report, but the creditors still call me after I have sent in so much stuff to them. I had my identity stolen from me when I was age 18, and every since then I have been battling with creditors to have items removed from my credit. I am the one having trouble getting my credit established because of the things that happen so long ago. The three creditors have me living in places that I have never lived at, they have me with jobs that I have never worked at, and I do not understand why I cannot get this corrected. I have new creditors on my report that bought out company's and false items are being reported once again which will make theses items be on my credit report for even longer so now it is a battle. The system needs more guidelines to follow far as reporting information because if you do not have some way of telling whether some of the information is correct;this will hurt one's credit and mess them up for life like myself. The items that are on my credit have been there for over 7 years but they keep appearing as new things or new inquiries from collections. This makes no sense that one cannot restore credit because of what fraudulent individuals do for a living. I will have things reoccurring on my credit report for as long as I live if there is nothing done about how the credit bureaus handle their policies n reporting. Constance L. Clark