Date: Apr 15, 2006

Proposal: Interagency Advance Notice of Proposed Rulemaking:
                                   Procedures to Enchance 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:
After paying $ 37.95 to the major three credit reporting agencies reports, I found over 50 errors on
my Experian report, 7 on my transunion and 4 on my Experian. I then wrote the required letters to
each of the agencies indicating each and every error on their respective reports. I then waited the
time indicated for replies. These errors ranged from incorrect social security numbers , wrong
addresses, charge accounts, names, real estate mortgage loans not mine, gas credit cards not mine,2
sears account not mine, 4 Chase credit cards not mine, 5 Citi credit or financial accounts not mine,4
Discover credit accounts not mmine2 1 st USA accounts not mine, 2 Fleet accounts not mine,1 out
of 2 Dillards accounts not mine1 Hechinger not mine , 3 J C Penney accounts not mine Lenscrafters
and Meijer 1 each not mine, Key Bankkohl's and Macys 1 each not mine, 4 National City Banks not
mineProvidentBank not mine Royal bank of Pennsylvania not mine1 out of 2 Avenue not mine,
Wells Fargo Mortgage(90,000.00)not mine2 Learner's not mine, and the list goes on. Needless to
say, I was flabbergasted at the number of errors found on my report. It has been 2 years since I
originally found these errors and ,To the best of my knowledge, they have not been changed. I am
not goin to pay again for these reports as they are so inaccurate that they are worthless to determine
any kind of creditworthiness on my part.Thank you for taking the time to read this letter and I hope
that something can be done to rectify this grossly inaccurate credit report