

Date: Apr 17, 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:

The amount of inaccuracies and 'duplicates' on ones credit by these 3 credit reporting agencies is ridiculous. And why a business/company has the right to report and put info on our credit reports without the credit reporting agencies contacting the consumer 'prior to updating our credit report' for verification of info is beyond me. They can change our credit report in the blink of an eye but it takes us contacting all 3 individually to get it investigated. ? I've had a request in to Equifax for 4 days now and not even so much as a confirmation email about my request. I'm happy to see a rule come into effect that changes how this is currently being done.