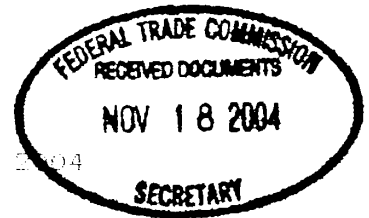


K. Kennard Gross



Federal Trade Commission
Office of the Secretary,
Room 1591 Annex D,
600 Pennsylvania Ave, N.W.
Washington, DC 20580

November 10, 2004

Reference: FACTA Credit Score Fee Project No. R411004

Gentlemen:

I am not an Internet user but wish to express my comments relative to proposed legislation on the referenced subject.

Fee's charged for credit scores to individuals who request this information for their personal use, should receive it at the actual cost price the company supplying it can prove they spent. Since this cost may change from year to year, each company should be required to provide their cost range on a yearly basis to the FTC. I believe that this fee should be in the range of \$ 1.00 to a maximum of \$ 6.00. It should NOT be a profit maker to the supplier and should be their " ACTUAL COST".

Your reply is expected.

Sincerely,


K. Kennard Gross