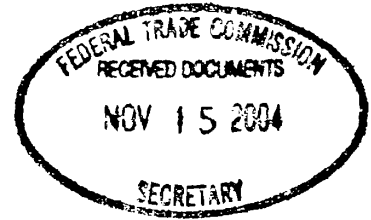


EDWARD F. MCGINLEY, III



November 8, 2004

Federal Trade Commission  
Office of the Secretary  
Room H-159 (Annex O)  
600 Pennsylvania Ave., N.W.  
Washington, DC 20580

*Re: FACTA Credit Score Fee, Project No. R411004*

Gentlemen:

We wish to comment on the pending discussion and hopefully decision concerning the Fair Credit Reporting Act Amendments.

My understanding is that you are trying to determine what is fair and reasonable concerning the *charge* for copies of one's Credit Report and the Scores, which are referred to as "FICO Scores." My view is that the Scores should be available free of charge, but that a copy of the Credit Report might reasonably cost the requesting party \$10.

I would further like to comment that in examining the Credit Reports that we have received recently from each of these agencies, being Equifax, Experian and Trans Union, they are extremely difficult to understand. They are written in a language and format that is probably clear to the people within those firms, but is not easy to comprehend by the consumer being graded.

To conclude, we found a number of inaccuracies in all the reports which we have received, and have taken steps to correct those errors.

Very truly yours,

A handwritten signature in cursive script that reads "Edward F. McGinley, III".

Edward F. McGinley, III