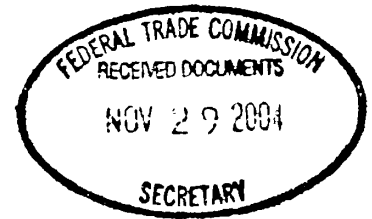


Solomon O. Battle

Federal Trade Commission
Office of the Secretary
Room H-159 (Annex O)
600 Pennsylvania Avenue N.W.
WASHINGTON, DC 20680

RE: FACTA Credit Score Fee
Project No. B411004

23 November 2004, Roselle

Dear FTC:

It is my opinion that the cost of the FICO score should be no more than \$3.00 for most people and that the cost for seniors should be no more than \$1.00.

I also suggest that in the event that the credit reporting agencies do not have a credit Score, then the cost of obtaining one should be refunded since they have not furnished one. For example, I have written to obtain my credit reports and the bureaus (all three of them) have stated that they do not have a file on me. The reason is that I have not applied for credit in the past several years. I do have a bank account and two debit cards but no credit cards.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Solomon O. Battle".

Solomon O. Battle