

As a consumer I am writing in FAVOR of allowing us to see the exact same records as a potential creditor. It almost seems odd that the question has to be asked, but given the current laws my hands are tied in seeing what information they are using to raise my interest rates or deny me credit. Also, the FICO score should be included, and this information should be available PRIOR to adverse action. It should be available for FREE after adverse action, or for a small fee at anytime I desire. How else can I protect my good credit rating??