

To Whom It May Concern;

This e-mail is being sent in reply to a request for public comment issued by the FTC. This comment is sent with regard to the following: FACT ACT Sect. 318 (a)(2)(c) Study Matter No. P044804

It is my firm belief that any information on any consumer that is retained by a creditor should be fully viewable by the consumer. The exact forms that the creditor used to determine their decision is exactly what the consumer has the right to see.

If such information is allowed to be kept on any private citizen it is my strong belief that this private citizen should have equal access and opportunity to the information to determine for themselves where the adverse information may be contained so as to have the appropriate and fair opportunity to correct said information. I further believe this information should be accessible each and every time information is used adversely against the private citizen.

My reason for my belief on this topic is because every citizen has the right to know why they didn't get a job or why they didn't "qualify" for a credit card and receiving a so-called, "Consumer report" isn't the same as receiving exactly what the creditor received. It has a sense of keeping the consumer in the dark about his/her true credit situation and I can't see this as fair regardless of the charges it would cost to pursue such a mandate. Our country is suffering through some difficult times economy wise and it seems quite counterproductive to NOT allow the consumer to correct any possible inaccurate information that may have halted his/her ability to find gainful employment. The cost of this measure I'm sure will be a lot cheaper than the welfare programs or the unemployment programs and it's definitely a step in the right direction.

Thank you kindly for your time.

Crist family