

Dear Sir or Ma'am,

I am writing in regard to the current study being done on providing a free credit report to consumers who have been denied credit due to their credit report.

I believe mandating Credit Reporters to offer a free report to consumers only hurts all consumers. Currently, a consumer may purchase his or her credit report for a very small fee.

By forcing Credit Agencies to offer free reports, they in turn will only raise the price on credit reporting and pass it to the consumer.

While a policy may look good on paper, its long term effects to all consumers must be weighed.

Thank you

Mike Baker