

From: jim.asbille
Sent: Wednesday, June 23, 2004 9:17 AM
To: FactAStudy
Subject: Request for Public Comment

RE:

"the effects of requiring that a consumer who has experienced an adverse action based on a credit report receive a copy of the same credit report that the creditor relied on in taking the adverse action."

I would like to see these reports because I have found errors in my credit reports on a regular basis. The agencies make it as difficult as possible to receive these reports and it is clear that the poor quality of the information is one of the reasons for this. They should be required to send a report to aid consumers in finding errors on these reports.

Jim Asbille
Management Analyst
Iowa Public Employees' Retirement System

Iowa