

**From:** Kubik, Larry  
**Sent:** Tuesday, June 22, 2004 11:11 AM  
**To:** FactAStudy  
**Subject:** Credit reports for consumers.

I cannot believe that this is not ALREADY a consumer right! By all means should a credit report, a great majority of which have been proven to be erroneous, be required to be sent to the consumer in the event of a credit denial. An annual report, at no cost to the consumer, should also be required of the credit bureaus which have manifested themselves into an entity as powerful, and therefore responsible, as the IRS!

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