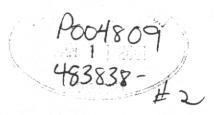


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January 8, 2001



Secretary Federal Trade Commission Room H-159 600 Pennsylvania Ave., N.W. Washington, DC 20580

Re: Comments on Credit Reporting for Affiliated Companies

Dear Secretary:

Affiliated companies <u>should not</u> be allowed to share information unless they have express written authorization from the consumer. I am tired of getting phone calls from banks and other companies that have no bearing on the initial relationship. Social security numbers and credit history should not be shared without the written consent of the consumer.

Sincerely,

Joseph W. DeCarlo, CPM, CCIM, CRE

jdemail1@jdproperty.com

JD:jls

