

**From:** Norman.Cobb  
**Sent:** Friday, June 18, 2004 1:03 PM  
**To:** FactAStudy  
**Subject:** Credit reports

Of course, a consumer should be notified about the facts regarding their being denied credit due to a negative credit report. In fact, if credit reports are the criteria for successfully gaining credit, U.S. law should mandate that consumer's have access to the report, and therefore, it should be much easier for consumers to get their report, check it, and repair mistakes. I've repaired mine in the past and it, unfortunately, cost me money.