

To Whom It May Concern,

I feel strongly that allowing the consumer to access the same report that an adverse action is based upon would be of great assistance to those who are looking to have incorrectly reported items fixed. It is bad enough that we as consumers already have to deal with at least three major reporting agencies whom often differ on the reporting of the same account amongst themselves. It is worse when a creditor sees a "different" report than we do from the same CRA. In a society where we are more dependent on electronic commerce than ever before it is imperative that those who are the keepers of our collective commerce records (CRAs) be held accountable for the accuracy of our records. Unfortunately, because the CRAs sell reports to businesses (subscribers) we the consumers are often nothing but an annoyance to the CRAs (as we are not their primary revenue stream). Accuracy and accountability should be the focus of the CRAs instead it's profit margins and schemes to bilk consumers out of more money (Why should we have to pay to receive our reports anyhow? CRAs are already making money selling our reports to subscribers. I understand we need to pay for postage for mailed reports but electronic access should be free.)

Sincerely,

Phillip Howell  
Senior Support Engineer  
Intuitive Imaging Informatics, LLC