

From: Klcgroup1
Sent: Tuesday, July 20, 2004 6:03 PM
To: FactAStudy
Subject: FACTA feedback

To The FACTA Study Committee,
Although I have not been directly affected by an adverse credit report I believe common sense would dictate that if adverse action has been taken based upon a credit report that the consumer should indeed receive a copy of the report so as to be able to 1. identify errors, 2. identify identity theft and, 3. to be able to take corrective actions necessary as the situation demands.
Ken Chapman