



November 10, 2004

Federal Trade Commission
Office of the Secretary
Room H-159 (Annex O)
600 Pennsylvania Ave., N.W.
Washington, DC 20580

Re: FACTA Credit Score Fee, Project No. R411004

Federal Trade Commission:

I read an article today in the local *Tribune* saying that starting December 1st, consumers in 13 western states will be able to make a single call to get all three of their credit reports for free once a year. I think this is terrific (though long overdue) and should be available throughout the country. I was disturbed to see however that a free annual credit score is not being provided along with the report.

It is common for credit card companies to include out-of-date or erroneous information in their credit reports. In my own experience, my husband was erroneously flagged for child support just because he had the same name as someone else. Imagine that – another David Nelson. Anyway, it's time-consuming and frustrating to correct false information in a credit report, and the consequences of wrong information can be serious. The credit score is part of the information being disclosed to others and should be available at no cost to the person that it concerns for review and, if necessary, dispute and correction.

For credit information to be of value, it needs to be accurate. Accuracy can only be assured if the information – including the credit score – is readily available for audit by the person it's about. So, I believe and therefore request that the credit score be made part of the free annual credit report.

WJG
11/10/04

Sincerely,

Monique Nelson
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