

**From:** "Don Bundy" <DBundy@greenlightloans.com> on 08/10/2004 01:57:23 PM

**Subject:** Study on Credit Bureaus Handling of Disputes

Based upon experience over the last year with trying to get adjustments made in credit reports some things remain the same. Many of the companies who are re-sellers of credit reports of the big three agencies essentially refuse to participate in the process under the guise that they are not the custodians of the credit data but only provide reports generated by the big three. It would be very helpful if there was some methodology of compelling anyone who sells credit reports of the big three to have an affirmative duty to act in a prompt manner to have incorrect data corrected in the same manner as the big three.

Thank You