

**From:** Houston, TX, Mark S. Davis  
**Subject:** Prescreened Solicitations

Date: May 26, 2004

-----  
Proposal: Study on Prescreened Solicitations  
or Firm Offers of Credit or Insurance  
Document ID: OP-1195  
Press Release Date: 05/18/2004  
Name: Mark S Davis  
Affiliation:  
Category of  
Affiliation:  
Address1: 5090 Richmond Ave  
Address2:  
City: Houston  
State: TX  
Country: UNITED STATES  
Country Code: 840  
Zip: 77056  
PostalCode: n/a  
-----

Comments:

@@@The constant barrage of credit solicitations is an outrage. There should be a law to require individuals to "opt in" for credit solicitations. Under the current state of affairs, I feel the need to shred all the unsolicited credit applications that I receive to prevent potential identity theft. Alternatively, regulators could require that credit solicitations be mailed with signature required for delivery, this should make it more secure and also encourage the credit solicators to make greater efforts in pre-selecting their customers, as opposed to the 'scatter shot' approach that they use now. I have not respnded to a single credit card solicitation in the 8 years that I have lived at my present address, but I still receive 2-3 offers per week.

-----  
IP: 24.242.145.86  
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;  
Windows NT 5.1; .NET CLR 1.1.4322)