

**From:** "new ferr" <ferreira09@hotmail.com> on 07/09/2006 06:40:05 PM

**Subject:** Fair Credit Reporting Act guidelines for furnishers of consumer info

**Comments on proposed regulations-Docket No.:** R-1250; **Docket No.:** 06-04; Regulatory information No.: 1550-AC01

**Comments on Advanced Notice of Proposed Rulemaking Part 717**

Ideas to improve policies:

Please include having the ability to dispute inaccurate information on your credit score. For example, I have been told by the credit bureaus that credit score is a direct reflection of your credit report but it cannot be disputed under the Fair Credit Reporting Act. If one purchased a credit score, one can find that there are several credit scores available to lenders and it is almost impossible to argue any inaccurate information. If a credit report contains inaccurate information and one can prove to the lender that there is inaccurate information, sometimes the lender will consider the correction but credit scores never change to take this into consideration. My suggestion is to also include in this law a mandate to have accurate credit scores and access to all credit scores types available to consumer just like the free credit reports.

I hope I have help to make it fair to all Americans.