

**Subject:** Fair Credit Reporting Act Guidelines

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**Proposal:** Proposed Rules and Guidelines that Address Accuracy and Integrity of Consumer Report Information and Rules to Allow Direct Disputes

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**Comments:**

The only blotch I received on my credit report resulted from an error related to a hospital bill. After repeatedly requesting some form of documentation of payment from a hospital for a surgery and receiving none, I was referred to a collection agency. After payment of the bill, the debt was shown on 2 of 3 credit reporting services. Unfortunately, after several years the 3rd still showed unpaid debt. This caused me to be denied for an auto loan and required over 10 hours of correspondence to correct. In summary, If reporting companies are given the power and receive compensation for an individual's credit information, they should also have the responsibility and liability for errors. They are benefiting from my information, they should also bear some risk for it. Additionally, they should be required to provide an individual's information to that person without request on an annual basis.