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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 Document ID: R-1300 Document Version: 1 Release Date: 11/29/2007 Name: Mark L Andrews Affiliation: Category of Affiliation: Address: 3935 Ryans Lake Terrace City: Cumming State: GA Country: UNITED STATES Zip: 30040 PostalCode:

Comments: I see that many big organizations esp banks and credit card companies are crying about this. When in fact it is their incompetence that is the problem. I don't want my personal credit history sold. This should be my private information and only released upon my express authorization. These companies have already proven their incompetence in keeping my private information private. Furthermore, they have no policies or procedures in place to prevent identity theft. Note a recent report to Capital One citing their continuous sending of a credit card application to my residence with a false name on it. Upon being contacted to stop this, and to report potential identity theft, they refused to address the problem. They had no policy or procedure in place to address it. They then proceeded to issue a fraudulent credit card to a fraudulent name at my address, which was to be used for identity theft, had I not intercepted it. They are not worthy custodians of my private credit information. Why should such companies be able to buy it, let alone just make it up? They are corrupting what should be private credit information with no regulations or accountability!!