

From: Virgil edwards <virgil432@hotmail.com> on 10/08/2007 12:55:01 AM

Subject: Truth in Lending

I would like to know why consumers that do nothing more than shop for items and the process of pulling credit and creditors denying credit should impact the consumer credit score. I mean there is no money transacted there is no money loss or gain but yet there is the credit score that gets lowered. Second I would like to have regulations as to how many times a car dealership can run an individuals credit without getting further authorization from the consumer to procede further because as it stands a single visit to a car lot can significantly lower a person's score without them spending a dime.

Virgil Kevin Edwards