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**Comments:**

My credit card rates were automatically increased by the lenders because my credit rating changed - the reason it changed was that I paid off my mortgage debt (obviously reducing my debt substantially). Because of their credit rating formula, I was downgraded for the reason "Insufficient mortgage or loan debt." This is ridiculous! I have less debt than before and my income has increased. These companies use any excuse they can to rip you off. Reign them in! Protect us!