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Comments:

My county was hit by two hurrican's two years in a row, of course this effects everything, mail,phones,ect. Due to this my husband and I fell behind on somethings, ok along with many other people. Lots of people worked and worked on finding extra to pay catch up and repair damage around their home, so what happens to all of us we as we get to a point to pay credit cards off and other debts that fell behind after the storms that some never recovered from the first one before they were dealing with the next one, I found out that by closing out an account and not knowing that closing them would lower someone's credit score. And paying them off in full after the hurricans hit only thanks people got was a bad history report showing paid in full. They could have not payed it and let waited 7 years or so to come of the report, trying to do the right thing is not always right since they stay their even after someone pays in full. And I think the three credit reporting places should be made to contact the person that the neg items that are being reported by cirt mail and at lease give them 60 days to resolve the issue before taking some report for granted we have no way to defend our selfs, maybe the insurance company did not pay their part and we are trying to resolve it, maybe someone was

in a auto wreck and unable to take care of thir business. All I am trying to say is once reported right or wrong it takes forever to clean up you credit. And I see no need for the history to stay or even show up on a credit report if the bill is paided in full and closed. Closing an account should not be allowed to bring down your credit score, What keep the account open just to pay a service fee. Closing it out to save ourself money hurts our credit does that make sense, how fair is that. Why seven years, after it is taken care and paided in full it should show up as paid and closed nothing more or nothing less. No one should be able to report to the three credit beurea"s unless they have a certified signed letter signed by the person that they are turning in. Creditors should have to prove that they tried in every way to resolve any issues and give someone some notice that if no effort is made to resolve their debt they will be turned in to the three credit Beuero's before being allowed to ruin someones life. At least with a signed peice of paper they can show that they tried to resolve it. Until the creditor steps into someone's shoes and gives a human a chance to redeem their self, then we may as well all give it up since not all are born rich, and many struggle. Oh and when a credit card company writes somthing off do they get a tax break on their loss? And then the comsumer paid it off in less than thirty days so what do they get a tax break on their loss and the money they the comsumer paid in full anyway. I wonder how that works, and what if we could turn them in for wrong information on someones file, I think that the Three Credit B. Who are tied together should get fined for every false thing that they put on someones report for not investgating it to fact. We pay why not them be mad to be resopnsible for what they report if it is fact fine, But if the information is not correct and many times it isn's then they should be made to pay a fine for not reporting correct information. They want to control what people get and don't get them make them responsible for their actions. Let their creditability be question.