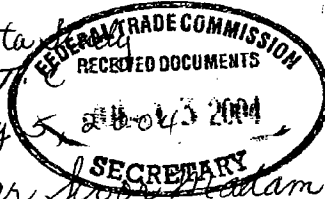


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Facta
F. T.
July 5,



Judy Ponder

ORIGINAL

Dear ~~John~~ Madam,

I want to comment on the use of credit scores in deciding how much you are charged for insurance. Don't Our credit report bounces around. We had identity theft, and it depends on whether they put one of the fraudulent ones back on the report.

Today, I was trying to get to talk to someone at Capital One. It was declared a fraud, a year ago. I looked in our file and we never got a letter from them to delete it. I do have many notes saying they will, to let them know if we get anymore letters, etc. Now, its back on the credit report, and they are closed today

Our credit report says ① We dont have enough bank cards. # 2 not enough credit with department stores.

③ if they get request for credit it lowers our score. So, we don't have enough credit, but if we get anymore it knocks down our score

Some of the creditors, pass around our accounts. If one says, okay it fraudulent, they sell it to another company. The Credit Bureaus tell me this is legal. It should not be legal.

The Credit Bureaus themselves are really messed up. For us, its C.S.C. the Equifax affiliate in Texas. We have sent them letters from the card holder as many as six times and every time we get a credit report they are still on there. When we first found out about our I.D theft, they had three social security numbers, several different names and at least six addresses.

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We have lived at the same house for thirteen years. It seems they will take any information and put it on any report. Then you spend several years and thousands of dollars to correct it. We are now fighting with one company that sued us, Provident, the case was non-suited. They never provided any proof that it was ours. Then they sold it to Sherman Acquisition, who we now need to convince it's not ours, because it is back on my husband's credit report. The name was backwards and the address was not ours. On another one, they themselves say the social security numbers don't match, but it's still on the credit report.

These people that are supposed to notify you when you are

(4)

sued, don't do it. We were each sued, and didn't know until we got a credit report. When we went to the courthouse in Dallas, imagine how surprised we were to find out, according to records, we had been notified. There needs to be some kind of law that you have to sign something, so they can't do that.

So, no, don't use our credit scores for insurance. Our credit scores probably are wrong



Sincerely,
Judy Ponder
Bruce Ponder

P.S. you really should do something with the credit Bureaus, they don't report correct information and should be held responsible.