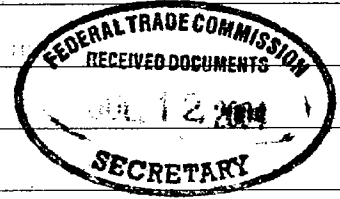


July 5th, 2004

Frances M. Campbell

Federal Trade Commission  
 Office of Secretary  
 Room 4-159 (Annex) 600  
 Pennsylvania Ave. N.W.  
 Washington D.C. 20580

TX  
ORIGINAL

Re: Credit score.

Dear Sir:

My Husband & I are in our 80's. have had the same Insurance Co 'Farmers' for over 20 years for auto & Home Insurance. When credit scoring started being used our insurance doubled. They said due to our poor credit score.

Over 5 years ago our son's bad credit got on our credit report - Each year when it comes to my attention - I get it removed, but not until after our insurance rate premium has increased. The Insurance Companies use this as an excuse in many cases to justify high increases in premiums - and ignoring past good payment history with the Individual. We have always paid in full for the period covered & never late. This should be the basis not a 'so-called credit score'. And sure others have victims of this unfair practice. Just try to good something off your credit report that doesn't belong to you. One error can bluish our credit of 60 years! "Credit score is NOT Fair!"

Mrs Frances Campbell