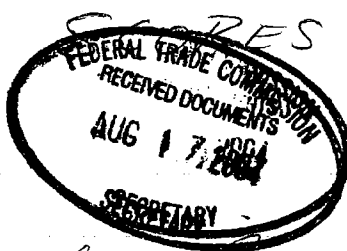


FACTA ~~SCORES~~ STUDY



8-11-04

To Whom It May Concern,

Carol L. Lewis

TX

I can not comprehend how companies that have nothing to do with your bankruptcy can up prices, where does it stop?

Why are you continuously punished when the slate was wiped clean years ago?

It took me 4-5 years to decide to file, not an over night decision.

If I lived to be 300 years old I could never paid every thing back.

I'm not blaming any one but myself for the problem. Thanks, Carol Lewis