

**From:** Rusty and Jackie Pendleton  
**Sent:** Tuesday, July 06, 2004 1:14 PM  
**To:** FACTAscoringstudy  
**Subject:** FACTA Scores Study

Dear Sir, I read the article in the Dallas Morning News about credit scoring and how it affects insurance rating. The fact that insurance companies and others are using credit history to jack premiums up is an outrage!

I am not a poor person nor do I have a terrible credit history. What I am is a small businessowner caught in a spiral of debt created by the poor economic climate in Dallas. The debt that we are forced to deal with is of course causing our credit to be overloaded. I am sure that insurance companies love to get ahold of anything in order to raise premiums. We don't file claims on property, liability coverages for that very reason. Our health insurance premiums are skyhigh. Something has to be done about this. Insurance companies are way out of line in their prejudices against people who can't afford the premiums in the first place. Jackie and Rusty Pendleton TX