

April 5, 2004

re: FACTA Free File Disclosures
Proposed Rule, Matter No. R411005

Comments:

1. All CRAs should issue free reports to all in their files.
2. Instead of focusing on nationwide CRAs, require free reports from all of them.
3. Consumers need a centralized source for specialty CRAs.
4. I don't understand different dates for different states to comply with FACTA.

Thank you for your
time and attention.

Sincerely,
Barbara Lubach