

From: Danny Fulmer
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To: FACTAscoringstudy
Subject: FACTA Scores Study

I have been in the consumer financial services industry for over 30 years and I believe that the consumer has a right to an "exact copy" of the credit report that was used in determining their eligibility for credit and/or the rate given them. Also that report should have to include any "Beacon" score or other credit score used in determining their eligibility and/or the rate given to them.

The consumer has a right to know why a credit score influenced the lending decision or the rate they were given, and they should be made aware of what they can do to improve that score in order to improve the chances of obtaining credit at a reasonable rate

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