

**From:** Thomas J. Pillsy  
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**To:** FACTAscoringstudy  
**Subject:** FACTA Scoring Study

I have an issue about credit scoring that I see as unfair. First, I have negative items on my report. All are medical bills from 1999 and 2000. When the bills came in, I was still out of work from the recent surgery and unable to pay them. Several people advised me that I should file bankruptcy. I was brought up to be more responsible for my actions and refused to file bankruptcy. I knew that I would get back on my feet financially, and be able to pay those bills. Better late than never is what I thought.

I am now in a better financial state and as promised to myself, I paid all of those bills. All of those medical bills are now listed on my credit reports as "paid collections". That action has done nothing to increase my credit score and in some instances, the collection agencies changed the date of last activity to reflect the date paid, and that even lowered my score further. Now, 5 years later, even with 5 years of paying all bills on-time, I still can't purchase my own home. I can only get secured credit cards and unfavorable interest rates on any auto loans. I am unable to lease a vehicle. All due to my low credit scores.

I now find out that had I filed bankruptcy as I was advised, my credit score would be much higher than the 500's I have now. The bankruptcy would remain on my credit report for 10 years and yes, that would lower my score, but not nearly as much as those paid collections. Some of which will remain on my report for 12 to 14 years due to the re-aging when they were paid. I have been told that if I had filed the bankruptcy, I would be able to purchase my own home in only 2 years.

What I suggest is to give credit for paying those bills. Don't let people use credit scoring as a determining factor in deciding to file bankruptcy. Possibly, have the credit score increase when the collection gets paid, especially the medical bills. I would like to see medical bills get deleted completely when they get paid.

The current credit scoring system actually has punished me for paying my bills. Had I just ignored them, as too many people do today, I would see an increase in my score in 2 more years when they dropped off. Not 7 more years.

Thank you for your time and consideration.

Thomas Pillsy