

6/4/2005

Dear Sirs,

I've found that the credit reports I obtain on myself to check on, are NOT the same ones the creditors/employers are getting, even though they are from the same bureau. Recently I found my credit scores varied widely, as much as nearly 100 points, and the open-closed accounts were different on the creditors reports from the reports I'd received.

I don't need to mention the total irresponsibility of credit bureaus in maintaining accurate records, the problem they created then being dumped on the consumer to resolve, frequently costing the consumer time and money.

They pretty much have the consumer powerless with their being no fast remedy to problems that are usually the mistakes of the bureaus. If they were in the competitive private sector, and not essentially a monopoly via regulation, they would be out of business in months.

Craig Nielsen
CO