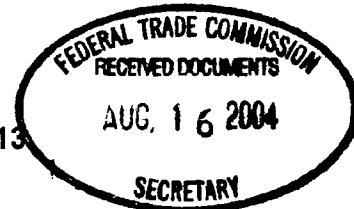


Phil Jacobs
Florida



RE: Request for public comment: FACTA Notices, Matter No. R411013

Hello,

I am a victim of identity theft. Experian has repeatedly refused to follow the law. It took them months before they would put a fraud alert on my report. They have refused to remove fraudulent accounts from my credit report, even with letters from the creditors indicating the accounts are not mine. Experian says they "verified" the accounts. I don't know how they could verify the fraudulent accounts when neither TransUnion or Equifax verified them and the furnishers say the accounts are not mine. They listed over 20 addresses for me, in states that I have never even visited. When I asked them to remove the addresses, they refused. Same with the 8 different social security numbers they listed for me. Experian knows that each individual is issued one social security number. By refusing to remove incorrect personal data, Experian facilitates fraud. I even opted out of all 3 bureaus for credit solicitations over a year ago. I recently checked my Experian report and they are still allowing companies to access my report to offer me products. My situation is a classic example of why CRA's need more oversight.

Please read the attached six pages. They were printed from the website of Experian, one of the largest reporters of consumer information in the world. They never meant for the general public to see this. The exact url is:

http://www.experian.com/products/pdf/social_search.pdf

This service is Experian's way of circumventing existing laws that protect consumers.

Pay close attention to page 3, where Experian touts their "Nonpermissible version" of Social Search. This is a clear violation of current federal laws. If a company has no permissible purpose then they should not access a consumer's credit report or information.

On page 2, Experian points out that if a partial social search is used "no inquiry is displayed on the consumer's disclosure". Once again they are circumventing current laws. ALL inquiries made on a consumer's file are to be displayed, so the consumer can know who is accessing their information.

It is clear from the wording in the missive, that Experian knows they are breaking the law. They simply do not care. The penalties need to be made more severe and hold credit reporting agencies more accountable for their actions.

Social Search

Social Search and the Gramm-Leach-Bliley Act

Social Search from Experian® helps you reach hard-to-find individuals who may have changed their names or moved without a forwarding address. Using only the input of a Social Security number, it matches and retrieves consumer information from Experian's national, continuously updated database of nearly 200 million consumers.

The search is on

By accessing Experian's nearly 200 million individual consumer files, Social Search is an invaluable tool for:

- Account verification
- Collections
- Fraud detection
- New account processing
- Skip tracing

Simple and comprehensive

Social Search is easy to use. As an authorized subscriber, you can input one or more (up to 20) Social Security numbers on an inquiry into Experian's consumer credit database.

Then Experian's comprehensive system searches for and retrieves identifying information on up to 20 consumers associated with the same Social Security number.

Social Search is a powerful and cost-effective tool for tracking down a consumer when all other identifying information is outdated and/or incomplete.



