

**From:** Angela Ried Barnes  
**Sent:** Thursday, June 17, 2004 7:33 PM  
**To:** FACTAscoringstudy  
**Subject:** fica scoring survey

I for one do not agree with the insurance industry's opinion that I person with a low fica score is reckless and should pay more insurance. When you have a low fica, you pay more for anything you get financed.

Personally, I am not reckless. I was lied to by my husband about a life insurance policy after I cosigned on numerous debts for him. It was only after he was diagnosed with terminal cancer that I learned the truth. My fica score has dropped about 400 points from what it was two years ago. But I am still standing. I can now say that I can shout and curse with the best of the "Collection Professionals".

Thank you.

Sincerely,

Angela Barnes

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