

From: bas-hss Smith
To: FACTAscoringstudy@ftoc.gov
Sent: Sunday, July 25, 2004 10:33 AM
Subject: Fair & Accurate Credit Transactions - FACTA Feedback

July 25, 2004

Becky Airhart Smith

TX

To Federal Trade Commission - Office of the Secretary,

Please note all American should receive a copy of their credit report each year at no charge. It is our information with all the spending habits, etc. As in all tracking errors are made which each American should have the right to audit, track, and correct.

Impacts of illness, unemployment, low income, minority's, etc. should not place the targeted individuals in a higher premium for insurance for mortgages, auto loans, etc. If a payment history of no payment - this should be considered. Americans should be given the opportunity to pay their bills before charging higher premiums. The higher premiums or no insurance will create more difficulty for these families.

Please advise me who I should contact in the State of Texas to provide feedback regarding this FACTA act. In the border states how many Non-Americans receive health care at no charge?

Thanks for your time.

Sincerely,
Becky Airhart-Smith