

**From:** Burruss, John  
**Sent:** Thursday, July 08, 2004 3:45 PM  
**To:** FACTAscoringstudy  
**Subject:** FACTA Scores Study

This form of credit scoring for homeowner's and car insurance is any form of "RED LINING". The credit reporting companies should be hold more accountable for what they are placing on personal credit files. You have a lot of companies out there with "axes to grind". And just because of low scores doesn't make anyone more of a risk than if you had a score of 800.