

**From:** Donn Dunlavy  
**Sent:** Tuesday, June 29, 2004 12:27 PM  
**To:** FACTAscoringstudy  
**Subject:** Credit scores & the discrimination they cause

It is clear that any and all agencies seeking credit reports and/or scores commit discrimination against those individuals (in my case a single parent where 2 incomes do not show) that have information on their credit report of their activities and to whom they have performed business with in the past.

I WOULD STRONGLY recommend a system that DOES NOT allow a potential creditor, insurance agency, employer to view actual credit data, instead the credit agency can EASILY AND SIMPLY provide a credit score to these companies, the rest of the information is private, confidential and WILL NOT be used to be discriminated upon. A potential creditor, insurance agency or employer can then base their decision off of the credit score WITHOUT getting information that would allow them to discriminate. This would also have a secondary function, & that is to reduce credit fraud. If an individual as it stands now, gets submits information to the credit bureau, and gets your credit report, that individual has more than enough information for identity theft. IF ALL HE can get is a number, there then is NO IDENTITY THEFT!!

Please take these comments to heart and effect change!!!

Donn Dunlavy