

**From:** Joan Elmore  
**Sent:** Friday, July 02, 2004 10:13 AM  
**To:** FACTAscoringstudy  
**Subject:** FACTA Sores Study

Thank you for your interest in preparing a study od the effects of credit sores.

I am an Extension Agent-Family and Consumer Sciences with the University of Florida, Jackson County, Florida

I have been teaching about credit management for many years and credit scoring always gets lots of interest and questions.

It is very difficult to explain and also difficult to get your score. There is always some reason why you can't.

Thanks again for the study.

Sincerely,  
Joan Elmore - Extension Agent IV  
Jackson County Extension

FI