

**From:** Jeff Nelson  
**Sent:** Monday, July 05, 2004 4:28 PM  
**To:** FACTAscoringstudy  
**Subject:** FACTA Scores Study

Dear Sirs,

I am registering my concerns on the unfair treatment from Credit Scoring that Insurers and creditors rely on in determining the insurability/credit worthiness of individuals. I became unemployed in 2000. I began a new business and it took me 4+ years to get back on my feet. Although my payment obligations have been slow, I have met my obligations faithfully. A credit score cannot look into my personal intentions and moral attitude in meeting credit obligations. As a result I am paying 40% more for auto insurance than I did in 2000 and I have not had any claims issues which could support this increase. I sold my home to meet credit obligations and now am having trouble getting a conventional mortgage loan for a new home.

Sincerely,  
F. Jeffrey Nelson

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