

From: JOHN SIMPSON
Sent: Thursday, July 08, 2004 8:20 AM
To: FACTAscoringstudy
Subject: CREDIT SCORING

I GOT YOUR E-MAIL FROM AN ARTICLE IN THE DALLAS MORNING NEWS.

I HAVE HAD NO ACCIDENTS OR TICKETS IN A LONG TIME. SO I SHOULD BE ABLE TO GET THE BEST PRICE ON MY CAR INSURANCE. WRONG! I HAVE TO STAY WITH THE CAR INSURANCE I HAVE DUE TO MY BAD CREDIT. THIS CREDIT SCORING IS THE MOST MONEY MAKING IDEA THE INSURANCE COMPANIES HAVE COME UP WITH. IT IS UP TO THE GOVERNMENT TO CORRECT THIS PROBLEM. THE INSURANCE COMPANIES SHOULD GIVE YOU CAR INSURANCE RATES ACCORDING TO YOUR RECORD NOT YOUR CREDIT SCORE.

BEST REGARDS,

JOHN SIMPSON

TX.