

**From:** marsha  
**Sent:** Wednesday, June 16, 2004 3:23 PM  
**To:** FACTAscoringstudy  
**Subject:** The Fair and Accurate Credit Transactions Act

My husband and I have inaccurate information on a captial one visa account stating that we are currently 120 past due. This is impossible since the credit report also states that it was closed in 1998 with a 0 balance. Capital One has sent a letter to the Equifax, Transunion and Experian. It has yet to be taken off, and in fact they are reporting it late again this month (June). We do not know what to do to get it right, it is 100% wrong, but we are treated with disregard and now might not be able to purchase the house we want to buy because we were to close at the end of this month. With the credit scores down because of their inaccuracies, we are to suffer innocently. Please do something about this.

~Marsha Stoddard

~M