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To Whom It May Concern:

I am writing to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a licensed judgment recovery specialist and small business person, I fear we would lose a valuable and very necessary source of locating people and businesses that have been found liable for damages after a valid legal proceeding if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

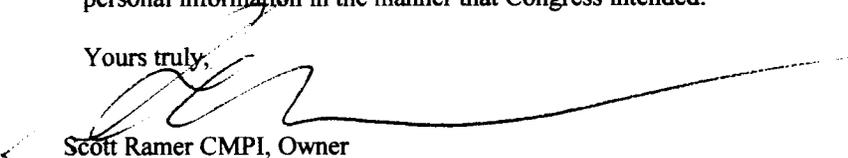
It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal financial information with non-affiliates of the institutions. The statute provides protection for financial information--not mere names and addresses.

If all information available to a financial institution is defined as "non-public personal information," then what is "public"?

Congress seemed to be offering a distinction by describing financial information. I believe the Act provides opt-out of information regarding credit history, employment and financial assets. But name, address and phone number should not be classified as "non-public."

Judgment recovery specialists play an important role in our civil justice system which is not understood by many. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information only after a person or business has been found by the Courts to be liable for monetary damages and to recover the losses for the injured party. These judgment debtors have shown a great ability to disappear or blend into society, so information like vehicle registration and current addresses is essential to recovering these losses for our clients. Most, if not all, of our clients have shown a great respect for the legal system, and the debtor's are showing a great disdain. Which of these two individuals, the law-abiding citizens who use the legal system or the judgment dead-beats who abuse the system, votes? Of course, you should be side with your voting constituents when you consider this issue! If this information is deemed "non-public personal," only wrongdoers and dead-beats will benefit and the law-abiding consumer will be the loser. I urge you to define non-public personal information in the manner that Congress intended.

Yours truly,



Scott Ramer CMPI, Owner  
Ramer&Ramer Judicial Judgment Recovery