paper should be mailed or delivered to Federal Trade Commission, Office of the Secretary, Room H-135 (Annex T), 600 Pennsylvania Ave. NW, Washington, D.C. 20580.

The FTC should remove all advertising and marketing by the credit bureaus before, during and even after the process of getting a free credit report. It's a pain to have to worry about identity theft or mistakes when checking your credit report. People should be able to get their reports and exit the Web site without having to go through a gantlet of sales pitches. Why give the bureaus a commercial crack at all?

If the FTC really wants to end consumer confusion, AnnualCreditReport.com should be commercial-free. Right?

If you're with me, let the FTC know.

■ **By mail:** *Readers can write to Michelle Singletary at The Washington Post, 1150 15th St. NW, Washington, D.C. 20071.*

■ **By e-mail:** *singletarym@washpost.com.*

Comments and questions are welcome, but because of the volume of mail, personal responses are not always possible. Please note that comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

What She said!

Jos. J. Pillo Jr.