

ORIGINAL

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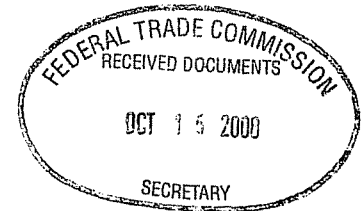
Heartland USA Office

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California State Private
Investigator License # 18774
Los Angeles County Process Server # 5662

October 11, 2008

Donald S. Clark
Office of the Secretary
Federal Trade Commission
Room H-135
600 Pennsylvania Avenue, NW
Washington, DC 20580



Re: Proposed Consent Order
In the Matter of Reed Elsevier and ChoicePoint
FTC File No. 081-0133

Dear Mr. Clark:

I'm writing on behalf of **The American Fraud Institute** regarding the proposed consent order and acquisition of ChoicePoint by Reed Elsevier. We provide critical services to government agencies, attorneys, insurance companies, state and federal courts, and others. We rely extensively on services provided by both Reed Elsevier and ChoicePoint, and their subsidiaries, to assist us in serving these clients.

Over the past several years there has been tremendous consolidation among providers of public records services. This proposed acquisition will further reduce competition in the industry. Although there are several providers of data services in the marketplace, they are resellers of data provided by the respondents.

The Commission's complaint found that this acquisition would be anticompetitive and a violation of antitrust law in the market for the sale of public records information to law enforcement agencies. The same effects would be felt in the market for sale of public records to the private sector.

It is important to have access to data from several suppliers during the conduct of an investigation. Limited resources reduce both the quality and quantity of information available. We, as small businesses, do not have the financial weight to bargain effectively with large entities in a non-competitive environment.

We urge the Commission not to approve the acquisition until respondents can divest themselves of public records services provided to private industry as well as to law enforcement.

Unless an appropriate remedy is offered, our business will suffer irreparable harm. When competition is reduced, incentives for innovation are reduced, prices rise and service suffers.

Thank you for your consideration.

We understand that you have a choice in investigations firms and appreciate your business. Should you have any questions regarding this information, please do not hesitate to contact the undersigned directly at (866) 866-2268.

NOTE: For your added convenience, we are now Registered Process Servers – LA County No. 5662.

Sincerely,

///s/// Original Signature on File
Matthew A. Garrison
Director
American Fraud Institute
65 Pine Avenue, Suite 372
Long Beach, California 90802

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