

**From:** Barbara Kimmich  
**Sent:** Wednesday, June 16, 2004 5:00 PM  
**To:** FACTAscoringstudy  
**Subject:** FACTAct Scores Study

The scores are very discriminating, in my opinion. If you have an unavoidable problem everyone uses that opportunity to raise interest rates, insurance rates -- and then a problem that was just temporary becomes a basis for having to file bankruptcy.

If I'm late on a credit card bill, why does it follow that I'm going to be a higher automobile or home owner insurance risk?

If I'm late on one payment and my score goes down, I'm put in a position where I can't afford to make any payments because of the interest hike on all of them.

It is an extremely unfair system that the financial institutions and insurance companies use to rape innocent consumers.

Barbara