

**From:** Heath, Janeen  
**Sent:** Tuesday, June 15, 2004 5:22 PM  
**To:** FACTAscoringstudy  
**Subject:** Credit scoring will haunt me for life

In 2000 I applied to purchase my first home. I qualified for an FHA loan, but days before closing a bankruptcy appeared on my credit report. This small mistake has developed into a nightmare that I am not sure I will ever get out of. I ended up getting my home loan from the Associates at a rate 15.9% and all because a credit reporting agency had placed someone else's information on my report. As you may know, Associates was fined by the FTC for predatory lending practices.

In addition, the ding on my credit caused me to lose my homeowners insurance. I was finally able to find an insurer for the house and insurance was to begin on January 1, 2002. On December 24, 2001 the house suffered an electrical fire and was a total loss. The Associates (now Citifinancial Mortgage) placed a report on my credit in May 2002 saying that I was under foreclosure. I am still trying to get this corrected. It is exhausting. I can't get insurance at any kind of reasonable rate. I have not made a claim on my insurance in decades and my credit would not be an issue if it hadn't been for that erroneously reported bankruptcy in 2000. I have now actually had to file bankruptcy and my credit is ruined for the next 10 years. I pay cash for everything, drive a ten year old car, pay high rent and will probably never be able to get back to where I was. And to think that in 2000 I actually thought I was doing pretty good.

I am a responsible person, I am a leader in my profession, I am not a crook or a scam artist, and I am wrecked because someone made a mistake and it is making my life a living hell.

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