

From: thelegaledge
Sent: Wednesday, June 30, 2004 7:01 PM
To: FACTAscoringstudy
Subject: RE: Scoring

Gentlemen,

As a former Equifax employee, I can tell you that Fair Isaacs Scoring Models are simply not "fair".

I was told to tell all Corporate clients that the consumers score "was not a part of our infile" while Fair Isaacs tells the consumer that "the score is calculated at the Repository level". It is not hard to see the deception / incongruity there.

I TRULY hope that serious investigations are launched in to the following entities:

CDIA-the trade association for all CRA's;
Fair Isaacs Corp.
Experian
Transunion
Equifax
CSC Credit Services

If the American Public had any idea how these entities circumvent FCRA and now, FACTA they would be more than outraged.

Sincerely,

David P. McMurry