

From: marceneaux
Sent: Monday, July 05, 2004 7:29 PM
To: FACTAscoringstudy
Subject: Credit Card Scores

Credit card scoring is unfair to the disabled and the poor.

I am the legal guardian of a 27 year old disabled person. He has trouble getting and affording automobile insurance because he does not have a credit history. His history is not bad - it just does not exist. He is on a fixed income of \$890.00 per month. All of his bills are set up in my name (legal guardian). Since he does not have any bills or credit cards he does not have a credit history - therefore he has trouble finding any affordable auto insurance.

I hope this info helps change the way that this is done.

Thanks for listening.