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Date Submitted: Mar 18, 2004

Title	First Name	Last Name
Ms.	Elizabeth	Bailey

Organization Name

individual

Comment

I appreciate your efforts to the creation of a centralized location (web, telephone or mail) from which someone could order a free credit report from each of the three credit bureaus once a year. As a private citizen, not representing any organization, just myself, I like the fact that I may have a chance to see exactly what all 3 reporting agencies have to say about my credit record. You might even want to offer as a point of cost recovery that the credit agencies can create a CBT of some sort that could teach creditors how their credit score is calculated and, potentially, another course on how to improve their credit score over time. This could include things such as opening credit accounts and paying them off monthly, only opening x number of accounts based on income, etc. In this way, in addition to providing a federally regulated service, they could also find a way to serve the public through education and still recover some of the cost in training. Thank you for your efforts. Elizabeth Bailey 6017 Rock Cove Flower Mound, Texas 75028