

**From:** Y-chat  
**Sent:** Tuesday, June 15, 2004 10:25 PM  
**To:** FACTAscoringstudy  
**Subject:** Credit scoring

It is my opinion that credit scoring should NOT include unverified data from 3rd party collection agencies.

The prevalence of unsubstantiated and inaccurate reporting by 3rd party collection agencies, combined with the refusal of the credit reporting agencies to require DOCUMENTED verification of their entries after a dispute has been filed is the largest abuse of the credit reporting process.

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