



We are asking for your support to sign on with Citizens Against Unfair Financial Practice, in correcting a flaw in the fair credit reporting act, to abolish the hard score. Credit reporting agencies use certain inquiries as hard scores, from a credit application for a credit card or mortgage. This hard score is used to diminish your beacon score that will determine your interest rate or even your approval.

Citizens Against Unfair Financial Practice, feel that this out dated policy is a direct violation of our fair rate and services act we will petition for. We feel that this form of credit worthy evaluation cannot support an accurate cause and effect. The hard score received from such an inquiry claims that a consumer has a high probability of a financial hardship when searching for credit, and multiple inquiries suggest a financial hardship.

In the past when certain companies sold directly to the consumer it offered more favorable results. The option of finances was not limited to today's standards. Our past trade practices were produced in a one stop shop from retailer to consumer. Now the options are almost endless from credit cards to finance companies. The unfortunate issue is that the finance company you apply to today, my shop you application out to many companies, and upon closer examination they may deny to fund your product at that time, but in other circumstance they would have approved you.

We must join together to change this practice. When you're shopping for a car, home or a lower interest rate keep in mind every inquiry for a loan lowers your score. We need to make sure that the method of credit evaluation is based on not your ability to shop but your ability to pay. The hard score limits your ability to obtain a fare rate and services. Please send your signed petition to Citizens Against Unfair Financial Practice P O Box 1207 Cordova, TN 38088 Tell: 901-866-9540 Fax: 901-866-9439