

**From:** [Lysa Davis](#)  
**To:** [#FHFA.REG-COMMENTS](#)  
**Subject:** [EXT] RIN-2590-AB27  
**Date:** Saturday, April 8, 2023 7:01:43 PM

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I do not agree with aggregating more data on people for a bi-merge credit report. Utility payments should not be on credit reports. 20 Million Americans are behind on utility payments. This is going to hurt low income individuals' ability to purchase a home or get access to credit.

Sincerely,

Lysa Davis