



**Credit Repair Organizations ACT (H. R. 458):
Hearing Before the Subcommittee on Consumer
Affairs and Coinage of the Committee on Banking,
Finance and ... Congress, Second Session;
September 15, 1988**

Professor United States Congress

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September 15, 1988 1 Appendix: September 15, 1988 36 witnesses thursday, september 15, 1988 Arnold, Michelle, former employee, credit-rite, Inc., Palmyra, nj. 9 Halford, Elena, president, Design Systems, Glendale, ca. 24 Kurth, Walter R., president, Associated Credit Bureaus, Inc., Houston, tx. 23 N oonan, L. Jean, Associate Director for Credit Practices, Bureau of Consumer Protection, Federal Trade Commission 18 Rayburn, George L., Assistant Commissioner of Consumer Credit, State of Maryland, Baltimore, 21 Roberts, Jeffrey, former co-owner of credit-rite, Inc., Palmyra, NJ 6 Walton, Kenneth P., Inspector, Deputy Assistant Director, Criminal Investiga tive Division, Federal Bureau of Investigation 3 appendix Prepared statements: Annunzio, Hon. Frank Halford, Elena Kurth, Walter R., with attachments Lewis, Gerald N oonan, L. Jean, on behalf of the Federal Trade Commission Walton, Kenneth P. Wylie, Hon. Chalmers P additional material submitted for the record Aires, Randolph H., letter to Hon. Frank Annunzio dated September 1, 1988 156 Federal Trade Commission, letter dated May 11, 1987 from Daniel Oliver to 171 Lasko, Warren, letter to Hon. Frank Annunzio dated September 15, 1988 158 National Retail Merchants Association, statement 163 d104 of hr. 458 143.

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