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If a credit reporting agency (CRA) like Equifax, Experian or Trans Union is reporting inaccurate information you should first dispute it on your own following these four simple steps.

First Step: Gather all the supporting documentation that shows the information is false or inaccurate. The documentation can be billing statements, dismissals of court cases, cancelled checks, and the page of the credit report with the inaccurate information highlighted or circled.

Second Step: Send a Dispute Letter certified return receipt requested to the CRA (their addresses are listed below). A sample Dispute Letter follows this article. Include copies (not originals) of the supporting documentation. Be sure to keep a copy of the letter and certified mail receipt.

Third Step: Send a Dispute Letter certified return receipt requested to the creditor who reported the information (their address should appear on the credit report). Include copies (not originals) of the supporting documentation. Be sure to keep a copy of the letter and certified mail receipt.

Fourth Step: Follow up with your disputes. If you received a letter from the CRA or creditor save it. By law, the CRA's and the creditors have 30 days to correct inaccurate information, so pull your credit report after 30 days to see if the inaccurate information appears.

Contact An Attorney: If you followed these four steps and there is still inaccurate information it is time to contact a lawyer. We provide a free initial consultation to people with credit disputes.

CRA Addresses:

Experian National Consumer Assistance Center
P.O. Box 2002
Allen, TX 75013

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19022

Equifax Credit Information Services, Inc.
P.O. Box 740241
Atlanta, GA 30374