

With respect to any error on your credit report, take the following steps:

1. Get a copy of your credit report from all three credit reporting agencies. To do so, you can call the following numbers:
  - a. Experian 888-397-3742;
  - b. Equifax 800-685-1111;
  - c. Transunion 800-888-4213.

Do not pay for these, you are entitled to one free report from each agency once per year.

2. Dispute the accuracy of the disputed entry using the dispute process included with each credit report. (Write a letter explaining what happened, disputing that you owe). Send it certified mail return receipt requested. Include the following information:
  - a. Your name;
  - b. Current address and addresses within the last two years;
  - c. Date of birth;
  - d. Telephone number;
  - e. Social security number;
  - f. Spouse's name (if any);
  - g. Current employment information;
  - h. Clear description of the disputed item in the report AND THE CREDIT REPORT WITH THE ITEM CIRCLED;
  - i. An explanation;
  - j. A request that the item be deleted.

If an attorney does this for you, they will ignore it. It must come from the consumer.

If there is an entry by the disputed creditor AND an entry by the collection agency, you must dispute them both, separately.

3. Once the agency receives this, they must either delete the information or conduct a reinvestigation. This reinvestigation can not be contingent on anything you do (so don't sign anything you are uncertain about). They can refuse to reinvestigate only if they reasonable determine that the dispute is frivolous.

4. The reporting agency must then send notice to the disputed creditor or the collection agency which must conduct its own investigation. This should only take about a month.

Hopefully, once the reporting agencies receive your well drafted letter disputing the items and requesting a reinvestigation, they will simply delete the items. They may ask for a copy of your bankruptcy discharge if you have one, with the list of creditors.

The creditor must at a minimum report the item as having been disputed by you on the report. If they do not accurately report the item after the reinvestigation, you can seek damages.