Dispute Process with a Credit Bureau



Identify

A person reviews their credit report and identifies inaccuracies:

- Someone else's account or public record
- . A payment that was not late
- An incorrect public record (e.g., banknuptcy, eviction, conviction)



4

Dispute

That person:

- Initiates a dispute with the credit bureau that prepared the report
- Provides supporting documentation.



4

Investigate

Credit bureau has 30 days to investigate and will:

- · Make no change
- · Update, OR
- . Delete information



Decide

Credit bureau decides based on:

- The person's documentation, OR
- Contacts with furnisher, vendor, or government entity



Notify

Credit bureau must give their decision to that person within 5 days of deciding



New Report

If the credit bureau corrects the report, the person may tell the credit bureau to send the new report to:

- Any employer that got the report in the last 2 years
- Anyone else who got the report in the last 6 months (e.g., landlords)

Consumer Report Credit Repair

Robert Ellis Smith

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