

Good Morning!

Like I said in my last e-mail, the purpose of this e-mail list is not to ask anything of you, but simply to share information about your consumer rights. It is my hope that this list will be helpful to many Florida consumers as they tackle these issues in their everyday lives.

The first topic I want to tackle here is one of great importance to almost every working Floridian: your credit report.

According to the Federal Trade Commission, more than 1 in 5 American consumers have a "potentially material error" in their credit file that makes them look like more of a lending risk than they actually are. So let's tackle this in an organized way:

### **Step 1: Pull Your Free Annual Credit Report (No Subscription Required)**

Under federal law, you are entitled to one free credit report per year, from each of the three bureaus (Equifax, Experian, and TransUnion). Go to [www.annualcreditreport.com](http://www.annualcreditreport.com). This is the official, government-approved website where you aren't tricked into a monthly subscription. Pull your credit reports from each bureau, and save copies for your records.

### **Step 2: Review All Three Credit Reports**

Review these credit reports for anything that strikes you as inaccurate.

### **Step 3: Mail Dispute Letter to Credit Bureau**

If you find errors on any of your credit reports, you will need to write a letter to the credit reporting agency, whether that is Equifax, Experian, or TransUnion. I would not recommend using the online dispute feature. A letter is more effective and will hold up better in court if you had to sue the credit bureau to enforce your rights under the Fair Credit Reporting Act.

The Consumer Financial Protection Bureau ("CFPB") has sample credit dispute letters, which you can access by clicking [HERE](#). Remember, you want to include as much information in the letter as possible to identify yourself, the account, and the error. You also want to explain why the credit entry is inaccurate and attach any supporting documentation to the letter, such as the portion of your credit report showing the error.

Send these letters certified mail, return receipt requested, and save a copy of the signed letter for your records. You generally want to provide at least 30 calendar days for the bureau to contact the creditor, investigate the alleged error, and to send its report back to you.

Here are the addresses to use for these credit dispute letters:

Equifax: PO Box 740256, Atlanta, GA 30374-0256

TransUnion, LLC: Consumer Dispute Center, PO Box 2000, Chester, PA, 19016

Experian: PO Box 4500, Allen, TX 75013

#### **Step 4: Review Credit Bureau Investigation Results**

After completing its investigation, the credit bureau will send you a letter in the mail explaining the investigation results and the actions taken based upon those results.

Hopefully the credit bureau corrects the error. If it is corrected, great. If the error is not corrected, you will need to take further action. Next up...what to do if, even after taking these steps, the credit bureau still refuses to correct your credit report?

Thanks for reading and I hope you have a great Sunday afternoon.

Best,

Ryan Torrens

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