

From: "Burke, John" <jsb932@earthlink.net> on 08/05/2004 09:00:27 PM

Subject: Study on Credit Bureaus Handling of Disputes

Information reported to and by the Credit Reporting Agencies.

Dear Sirs:

Since April 2004, I have been in contact on a monthly basis with:

Equifax

P.O. Box 740241

Atlanta, GA 30374

Experian Inc.

701 Experian Parkway

P.O. Box 2002

Allen, TX. 75013-0036

Trans Union

PO Box 6790

Fullerton, CA 92834

and

American Express

PO Box 7871

Fort Lauderdale, FL 33329

Incorrect reporting by American Express to the various credit agencies has been brought to the attention of all the above parties. I have received correspondence from the credit agencies saying the facts (negative) on my report has been verified to them by the creditor, American Express. Proof of full payment has been sent to all parties, and still the Credit agencies continue to report incorrect information and will not add a statement that has been requested by me, the credit recipient.

The Credit Reporting agencies will not make changes to reports from an individual as it seems the individual does not pay fees to the bureaus. One can only draw a conclusion that the Credit Reporting Agencies listen to clients who pay them, and have no regard for the Fair and Accurate Credit Transactions Act of 2003.

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