

**From:** "elenabg@netzero.com" <elenabg@netzero.com> on 08/26/2004 04:20:33 PM

**Subject:** Study on Credit Bureaus Handling of Disputes

Dear Sir/Madam

I understand that you are soliciting comments about the accuracy of the credit reporting dispute process. I'd like to describe my process with all three credit bureaus regarding a particular account that Dataline credit Corp, 18652 FLORIDA ST STE 105, HUNTINGTON BEACH, CA, 92648 continuously lists on my credit report. Here is brief background to this account:

"I have had an ongoing battle with Dataline since 2001. The company placed a collection account from a towing company on my credit report. To date all letters requesting debt validation and information on this account have been ignored as have letters to the original towing company. In fact certified letters requesting debt validation were refused by Dataline credit and the original creditor has also not been responding to any requests for information. In addition, Norm Rogers the pseudonym used by Barry L. Williams, was harassing me with letters every 5-10 days demanding debt payment until I filed a complaint and this account was temporarily removed from my credit report. However, a year later it was placed back on, again without any response to letters requesting debt validation. The account amount on the credit report also keeps increasing although no explanation is provided for it.

It is absolutely astounding that this company is allowed to repetitively violate every section of the FDCPA, FCRA and the California's Fair debt Collection Practices Act and nothing is being done about it. In addition there are dozens of complaints that are amazingly similar in nature listed on the rip off report [www.ripoffreport.com](http://www.ripoffreport.com) (consumer organization)".

I have over a three year time period tried to have this account removed. In 2002 the account was removed by all three credit bureaus for approximately a year, then it was placed back again with no notification that the collection company had again placed this account on my credit report. Equifax "investigated" and stated several times that the company verified that this is my account which I dispute. Their verification process consists of phoning the company and asking whether the account is in the collection company's database, which was confirmed by my repeated phone calls to experian. They stated that they cannot do anything to remove the account as the collection company has to remove it, despite the fact that the collection company in question is refusing certified letters, is not responding to faxes or complaints filed with the better business bureau, Attorney General, FTC and the American collection association (ACA) which is currently processing my 48 page complaint.

Trans Union sent a refusal to investigate letter until I submitted another dispute and cc'd it to the Attorney general and the FTC. They are currently processing a 40 day investigation.

Equifax has sent a security freeze letter but has not responded to my repeated requests for investigation.

I am more than frustrated by the credit reporting bureaus refusal to remove an account that is quite clearly fraudulently placed on my credit report. How are consumers supposed to protect themselves from unscrupulous companies that do

not follow the FDCPA, FCRA, and California fair credit act yet the credit report bureaus do not accept this as evidence that there is something seriously wrong with the account?

I had another account on my credit report that was listed as a collection account. I disputed the account with experian who verified it as accurate. I eventually was able to obtain a letter from the company reporting the account that indicated that they had made an error in reporting the account. This shows that the verification process of the credit bureaus is not accurate at all.

I would strongly recommend a complete overhaul of the system as consumers are not only becoming victims of unscrupulous collection agencies but also of the credit reporting bureaus.

Elena Gross