

06/04/2005

I am writing to express my feelings regarding the inaccuracies on my credit report. I understand you are conducting a survey and I would like to be selected to officially participate. I'm not familiar with your selection process so I decided to send a email offering to volunteer.

I was denied as a co-buyer (with my husband) for a refinance of our mortgage on our home in November 2004. (We had to remove my name for the loan application to be approved.) Since we refinanced in July 2003 (for home improvements) with no problems (both our names on the mortgage), this raised a red flag.

I requested a copy of my credit report and reviewed it thoroughly to determine what could have caused me to be denied credit.

I found several inaccuracies on my report. The most derogatory was Mervyns. They were reporting my account as 180 days late for 24 months AFTER my account had been PAID IN FULL and CLOSED. I had to make several phone calls to them and to their parent company General Electric to get the error corrected.

The second most derogatory account was from Bank of America. They reported my account showing a balance of \$800.00. This account too had been paid prior in July 2003, yet the company had not reported the update to the credit bureaus after 1 year & 4 months. I disputed the inaccuracy with the credit bureau and it was updated to reflect the paid status with a \$0 balance.

These tradelines are the reason I was denied as co-buyer on our refinance. I've also had to correct inaccuracies such as my employer, duplicate tradelines, & closed accounts.

I hope this information help you to resolve the problems with the credit reporting inaccuracies.

Should you require additional information, please feel free to contact me in any of the following manners:

Thank you for taking the time to address this issue and allow me to express my thoughts & concerns.

Lisa Feltz
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