

**From:** Mia Ratcliff on 08/24/2004 11:51:43 PM

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

Dear Sirs:

I have personally found the dispute process to be one of the most frustrating experiences of my life. I found out by reviewing my Equifax credit report that a federal tax lien had been filed against me. Once I resolved the issue with the IRS, the lien was released. When the release was filed, instead of it being reported on my credit report as released, a duplicate tax lien was reported. Because I had previously disputed the validity of the lien, Equifax is now saying that they will not look into the matter because the entry had already been previously disputed. Does this mean that I have to live with not only the lien that was filed in error, but another one as well, only because I inquired about it before?

I have been working with the credit bureau dispute process for years, and I personally don't believe that they conduct the every investigation requested by a consumer.

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