

From: "Robert Mills" on 08/25/2004 10:36:07 AM

Subject: Study on Credit Bureaus Handling of Disputes

I have had several instances where I have tried to get information corrected but to no avail and it seems that the system is unfairly in favor of the creditor. Fro if they don't agree or investigate my dispute, then just a word from the creditor and the reporting agencies ALWAYS believe them over the person the credit report is on.

I have experienced the following problems as well:

- a. Some credit card issuers don't report account limits, so you may appear to be utilizing more of your available credit than you actually are, and that can hurt your credit score,
- b. Some furnishers (especially collection agencies and courts reporting judgments or liens) don't provide contact information so the consumer can dispute the information directly with those providers,
- c. Collection agencies aren't reporting the original date the account became delinquent, which is critical in determining how long those accounts remain on the credit report.

Sincerely,

Robert Mills