

**From:** Marc Williamson

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

Date: Sep 13, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
Document ID: OP-1209  
Press Release Date: 08/05/2004  
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Comments:

@@@Some credit reporting agencies refuse to accept proof from the consumer on incorrect collection accounts. I have had nothing but the runaround (from TransUnion) when I attempted to correct bogus information. They wrote back and flatly refused my written proof from the original creditor, saying that they had to verify it with the collection agency. I believe that the FCRA directs them to review and consider this information, does it not?  
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