

December 10, 2025

## **FORMAL NOTICE OF DISPUTE - Round 1**

### **To: Comprehensive Analysis**

ACCOUNT: Multiple Accounts

[Send via Certified Mail - Return Receipt Requested]

December 19, 2024

TO: TransUnion LLC, Experian Information Solutions Inc., Equifax Information Services LLC

**\*\*RE: CUSHMAN-STANDARD METHOD OF VERIFICATION REQUEST\*\* \*\*CONSUMER:\*\*  
Wendy Perdomo \*\*LEGAL BASIS:\*\* Cushman v. TransUnion Corp., 115 F.3d 220 (3d Cir.  
1997)**

Dear Credit Reporting Agencies:

Pursuant to the Fair Credit Reporting Act 1681i(a)(6) and the Third Circuit Court of Appeals decision in Cushman v. TransUnion Corp., 115 F.3d 220 (3d Cir. 1997), I hereby request that you provide the method of verification used to verify the disputed items in my credit file.

### **\*\*LEGAL REQUIREMENT:\*\***

The Cushman court held that credit reporting agencies must provide consumers with the method of verification, which includes disclosure of the tangible business records reviewed during the investigation process. This requirement ensures transparency in the verification process and allows consumers to understand how disputed information was confirmed.

## **\*\*SPECIFIC METHOD OF VERIFICATION REQUESTS:\*\***

### **### 1. TD BANK NA - DATE LAST ACTIVE VERIFICATION**

\*\*For the reported Date Last Active information, provide:\*\* - \*\*Original furnisher documentation\*\* showing Date Last Active - \*\*Business records reviewed\*\* to verify the reported date - \*\*Explanation of date discrepancies\*\* across bureaus (3-year difference) - \*\*Validation process\*\* used to confirm future dates (TransUnion/Equifax) - \*\*Communication records\*\* with TD Bank regarding date verification

### **### 2. TD BANK N.A. LINE OF CREDIT - BALANCE VERIFICATION**

\*\*For the reported balance information, provide:\*\* - \*\*Account ledger or statement\*\* showing current balance - \*\*Payment history records\*\* supporting balance calculation - \*\*Furnisher communication\*\* regarding balance verification - \*\*Explanation of balance discrepancies\*\* (\$987 vs. \$0 contradiction) - \*\*Documentation\*\* supporting your specific balance reporting

### **### 3. NISSAN-INFINITI LT - AUTO LOAN BALANCE VERIFICATION**

\*\*For the reported auto loan balance, provide:\*\* - \*\*Loan servicing records\*\* showing current balance - \*\*Payment application history\*\* supporting balance calculation - \*\*Furnisher verification response\*\* regarding balance inquiry - \*\*Explanation of \$489 discrepancy\*\* between bureau reports - \*\*Documentation\*\* supporting your specific balance amount

## **\*\*REQUIRED DOCUMENTATION:\*\***

Per Cushman standard, you must provide:

1. \*\*Tangible Business Records:\*\* Actual documents reviewed during verification
2. \*\*Furnisher Communications:\*\* Records of contact with data furnishers
3. \*\*Verification Process:\*\* Description of procedures used to verify information
4. \*\*Investigation Results:\*\* Findings and conclusions from verification process
5. \*\*Quality Control Records:\*\*

Documentation of verification accuracy checks

**\*\*DEADLINE FOR RESPONSE:\*\***

Please provide the requested method of verification documentation within 15 days of receipt of this request, as required by FCRA 1681i(a)(6).

**\*\*LEGAL CONSEQUENCES OF NON-COMPLIANCE:\*\***

Failure to provide adequate method of verification documentation may constitute additional FCRA violations under 1681i(a)(6) and may be used as evidence of inadequate investigation procedures in any subsequent legal proceedings.

Sincerely,

Wendy Perdomo [Address] [Phone Number] [Email Address]

Sincerely,

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Wendy Perdomo

Consumer