CLIENT NOTES: John Chen

**Client:** John Chen

**Contact:** 646-555-8899

**Location:** Manhattan, NY

**Issue:** Mixed credit file with a "Jonathan Chen" from Flushing, NY. Experian is merging the two files.

**Furnisher:** Citibank, N.A.

**Inaccurate Account:** Citibank card with $15k balance, plus a bankruptcy from 2022. None of this belongs to our client.

**Client's Address:** 150 West 56th Street, New York, NY 10019

**Incorrect Address on Report:** 40-10 Main Street, Flushing, NY 11354

**History:**

* Client was trying to buy a condo. Had a deal in place.
* Denied for a mortgage by Chase on May 15, 2025 due to the bad info on his Experian report.
* He sent a dispute to Experian on May 20, 2025 with his DL, SS card, and a ConEd bill. Very clear evidence.
* Experian and Citibank both "verified" the bad info. This is a clear failure to follow reasonable procedures.
* The seller of the condo backed out because of the delay. Client lost the apartment.

**Damages:**

* **Lost Housing Opportunity:** Lost the condo he was under contract to buy. Have the mortgage denial letter from Chase.
* **Emotional Distress:** Extremely upset and stressed. Feels helpless.
* **Reputational Harm:** Was made to look like a deadbeat by the credit report.