

# Credit Report Dispute Letter

Date: November 26, 2025

TransUnion Consumer Solutions  
P.O. Box 2000  
Chester, PA 19016

RE: Formal Dispute - Inaccurate Account Information

To Whom It May Concern:

I am writing to formally dispute information appearing on my TransUnion credit report. Under my rights granted by the Fair Credit Reporting Act, specifically Section 611, I am requesting a reinvestigation of the accounts detailed below.

The issues I've identified fall into specific categories of Metro 2 reporting errors. Rather than listing each account separately with identical language, I've grouped them by the type of error to clearly explain what needs to be corrected.

## I. Accounts Missing Date of First Delinquency (Metro 2 Field 11)

The following accounts show derogatory status but are missing the Date of First Delinquency. Under FCRA Section 605(c), this date is mandatory because it establishes when the seven-year reporting period begins. Without it, there is no way to verify whether these accounts are being reported beyond their legal time limit.

- Midland Cred(original Creditor: 01 Synchrony Bank), Account #30058
- Midland Cred(original Creditor: 01 Capital One Bank U.s.a. N A), Account #30069

For each of these accounts, please obtain the verified Date of First Delinquency from the original creditor's records and update Field 11 accordingly. If this date cannot be substantiated, the accounts must be deleted as unverifiable under FCRA Section 611(a).

## II. Accounts with Amount Past Due Reporting Errors (Metro 2 Fields 17A, 17B, and 21)

The following accounts show a Scheduled Monthly Payment of \$0.00 in Metro 2 Field 17B, which indicates they are closed with no periodic payment obligation. Despite this, the entire balance is reported as the 'Amount Past Due' in Field 17A. This creates a logical inconsistency - Field 17A is designated for missed periodic payments, not the total balance of a closed account. When Field 17B shows \$0.00 (no payment due), Field 17A should also be \$0.00 (nothing past due).

- Capital One, Account #520602081641 (Balance: \$638.00)

For these accounts, please correct Field 17A (Amount Past Due) to \$0.00 to match Field 17B, and

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verify Field 21 (Current Balance) against the original creditor's records. If the data cannot be reconciled, please delete the tradelines.

### III. Federal Student Loan Accounts Requiring Verification

The following federal student loan accounts require verification of accurate reporting. I am disputing 6 individual loan tradelines, which are each reported separately on my credit file. I am requesting confirmation that the current balance, account status (whether in default, rehabilitation, or closed), and the Date of Last Payment are accurately reflected based on the servicer's original records.

- U.S. Department of Education, Account #5162 [Loan 1 of 6] - Balance: \$7,434.00
- U.S. Department of Education, Account #5162 [Loan 2 of 6] - Balance: \$7,671.00
- U.S. Department of Education, Account #5162 [Loan 3 of 6] - Balance: \$9,396.00
- U.S. Department of Education, Account #5162 [Loan 4 of 6] - Balance: \$7,492.00
- U.S. Department of Education, Account #5162 [Loan 5 of 6] - Balance: \$24,642.00
- U.S. Department of Education, Account #5162 [Loan 6 of 6] - Balance: \$7,630.00

I need to understand whether these loans are being reported correctly, so please verify each loan segment with the current servicer using original account records. If any information cannot be verified from source documentation, it must be corrected or deleted.

### Reinvestigation Requirements

Under FCRA Section 611(a), you have 30 days from receipt of this letter to complete your reinvestigation. I expect that you will verify the disputed information by consulting original creditor records - not simply confirming what is already in your database or relying on automated e-OSCAR responses.

Upon completion, please provide me with written results including an updated TransUnion credit report. I am also requesting the Method of Verification as required by Section 611(a)(6)(B)(iii), which should include the name and contact information of the furnisher consulted, the procedure used to verify the data, and the specific person or department that provided the verification.

If any disputed information cannot be verified through original documentation, it must be corrected or deleted from my file.

I want to note that federal courts have consistently held that a meaningful reinvestigation requires more than simply parroting previously reported data. In Cushman v. Trans Union Corp. and Henson v. CSC Credit Services, the courts made clear that bureaus must conduct genuine verification using

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source documents, not merely confirm what was already on file.

This letter is being sent via Certified Mail with Return Receipt Requested. I expect your response within the statutory timeframe. Continued reporting of unverified or inaccurate information may result in liability under FCRA Sections 616 and 617.

Sincerely,

Tiffany Brown

Enclosures: government ID, proof of address, annotated copies of the disputed tradelines.