SYNDICATE LEGAL ADVISORY SERVICES

CREDIT REPORT DISPUTES

Syndicate Legal Advisory Services – *Credit Reporting Disputes*

SYNDICATE LEGAL ADVISOR SERVICES

Team of:
Attorneys / Lawyers
Law Clerks
Paralegals
Industry Specialists

Credit reports are supposed to be fair reflections of a person's credit score, and by extension, their financial stability. Many credit reports can be erroneous, though, showing a much lower score than they should. This might seem like only a problem on paper but a poor credit score can negatively impact an individual's life in many ways.

Low credit scores can cause:

- You to be denied a home loan, car loan, or new credit card.
- You to have higher interest rates on credit cards and bank loans.
- You to have a lower approval rate for new lines of credit.
- You to have a decreased chance of approval for new leases.
- You to have upfront security deposits for utility services.
- You to be denied certain employment opportunities.
- You to receive repeated calls from collectors and solicitors.

If you believe your Credit Report has errors, we will first review your credit report and credit score with you to see if there are real discrepancies, or if it is accurate. If or when an error is identified, we can get to work on disputing it.

Our next step (if errors are identified) is to notify the specific credit reporting agency of the problem and how it should actually be reported. Credit reporting agencies will have only a set amount of days – this amount can change slightly based on a few factors – to correct the issue. Refusal or noncompliance may force you to escalate the matter with a lawsuit. You may also need to use a claim if your finances have already been significantly impacted due to an erroneous credit report score.

We have the ability to dispute credit report errors, no matter their origin. We can even assist you with credit score correction for an error that appears across multiple credit score reporting agencies.

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