

STORY LAW GROUP

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# 5 Steps to Disputing a Credit Report Error in Florida

Your Free Step-by-Step Guide to Fixing  
Inaccurate Information Under the FCRA

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FREE GUIDE

FCRA PROTECTED

NO COST TO SUE

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Written by **Max Story, Esq.** — Florida Consumer Protection Attorney  
Florida Chair, National Association of Consumer Advocates | 20+ Years  
Experience

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## WHAT YOU NEED TO KNOW FIRST

### The Law Is On Your Side

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One in five Americans has an error on their credit report — and many don't discover it until they're denied a mortgage, a car loan, an apartment, or even a job. If that's happened to you, you are not helpless. Federal law gives you powerful rights.

The **Fair Credit Reporting Act (FCRA)** is a federal law that requires credit bureaus (Experian, Equifax, and TransUnion) and the companies that report information to them to be accurate. When they're not — and they refuse to fix it — you can sue them and recover damages, including attorney's fees.

Actual Damages	Statutory Damages	Attorney Fees Paid
Financial loss, denied credit, emotional harm	Up to \$1,000 per violation even without proof	You pay nothing unless we win — they pay our fees

#### Common Credit Report Errors We See

- Accounts that belong to someone else (mixed file or identity theft)
- Discharged bankruptcy debts still showing as owed or past due
- Paid accounts still reporting as unpaid collections
- Wrong balances, credit limits, or account status
- Outdated negative information past the 7-year reporting period
- Duplicate accounts inflating your debt load
- Fraudulent accounts opened by an identity thief

#### Important: Keep Records of Everything

Every dispute you send and every response you receive is evidence. If you later need to sue, your paper trail is your case. Send everything by certified mail with return receipt, and save copies.

# 1

STEP 1 OF 5

## Pull Your Credit Reports From All Three Bureaus

Before you can dispute anything, you need to know exactly what each bureau is reporting. Credit bureaus operate independently — an error may appear on one, two, or all three reports. You must check each one separately.

### Where to get your free reports:

Go to **AnnualCreditReport.com** — the only federally authorized free report site. You are entitled to one free report from each bureau every week under current federal rules. Do not use other sites that require a credit card.

### What to look for on each report:

- Accounts you don't recognize
- Incorrect personal information (name, address, SSN, employer)
- Balances or payment history that don't match your records
- Negative items older than 7 years (10 years for bankruptcies)
- Duplicate entries for the same account
- Accounts marked open that you've closed

### Florida Tip

Print or save a PDF of each report the moment you pull it. Reports can change between visits. Screenshot the error with a date/timestamp.

# 2

STEP 2 OF 5

## Identify and Document Each Error Precisely

Vague disputes are easy for bureaus to ignore or rubber-stamp. The more specific and documented your dispute, the harder it is for them to dismiss it — and the stronger your legal case becomes if they fail to fix it.

### For each error, document:

<b>Account name &amp; number</b>	Exactly as it appears on the report
<b>Bureau(s) reporting it</b>	Experian, Equifax, and/or TransUnion
<b>Exactly what is wrong</b>	"Shows balance of \$4,200 — account was paid in full 3/2024"

**Your supporting evidence**

Payment receipts, bank statements, discharge notices

**The correct information**

What it should say when fixed

# 3

STEP 3 OF 5

## Send a Formal Dispute Letter to Each Bureau

You have the right to dispute any inaccurate information directly with the credit bureau. Each bureau must investigate your dispute and respond within **30 days** (or 45 days if you send additional information during the investigation). If they don't — that's a violation.

### Send to each bureau reporting the error:

<b>Experian</b>	P.O. Box 4500 Allen, TX 75013	<a href="https://experian.com/disputes">experian.com/disputes</a>
<b>Equifax</b>	P.O. Box 740256 Atlanta, GA 30374	<a href="https://equifax.com/personal/disputes">equifax.com/personal/disputes</a>
<b>TransUnion</b>	P.O. Box 2000 Chester, PA 19016	<a href="https://transunion.com/credit-disputes">transunion.com/credit-disputes</a>

### Your dispute letter must include:

- Your full legal name, current address, date of birth, and last 4 of SSN
- The name of the creditor and account number as shown on the report
- A clear statement of what is inaccurate and why
- Copies (never originals) of supporting documents
- A request for deletion or correction of the specific item
- A request for a corrected copy of your report after the fix

### Always Send by Certified Mail — Return Receipt Requested

Online disputes are convenient but limit your legal options. A certified mail dispute creates a paper trail and starts the 30-day clock with certainty. Keep the green card and your copies indefinitely.

### Also dispute with the furnisher (the company that reported the error):

Send a separate dispute letter to the bank, lender, or collection agency that provided the wrong information. Under the FCRA, furnishers also have a legal duty to investigate and correct inaccurate data. Disputing with both the bureau and the furnisher strengthens your position significantly.

## 4

Within 30–45 days, each bureau must send you the results of their investigation and a free updated copy of your credit report if anything changed. Read their response carefully — bureaus frequently claim an error is "verified" without genuinely investigating it.

✓ <b>Error Corrected</b>	The bureau updated or deleted the item. Get the updated report and verify the fix appears on all three bureaus. Request corrected reports be sent to anyone who pulled your credit in the last 2 years.
■ <b>Investigation "Verified"</b>	The bureau claims the item is accurate. This is common even when the item IS wrong. Ask for the method and source of verification. If they can't prove it, that's your legal opening. Contact an attorney.
✗ <b>No Response / Ignored</b>	Failure to respond within 30 days is itself a violation of the FCRA. Document the date you sent your dispute and the date the 30-day window expired. This is strong grounds for a lawsuit.

## 5

If the bureaus failed to fix your error — or if you've suffered real harm like a denied loan, lost job, or rejected housing application — you may have a strong legal claim under the FCRA. Here's when to call:

- The bureau refused to correct a verifiable error after your written dispute
- You were denied credit, housing, employment, or insurance due to the error
- The same error keeps reappearing after being removed (reinsertion violation)
- A debt discharged in bankruptcy is still being reported as owed
- Identity theft accounts remain on your report after dispute
- A debt collector continued reporting after you disputed the debt
- The bureau failed to respond within 30 days

**You Don't Pay Unless We Win**

Under the FCRA, if we win your case the defendant pays our attorney's fees — not you. Our case review is free, and we take consumer cases on full contingency. There is no financial risk to finding out if you have a claim.

READY FOR THE NEXT STEP?

# Get a Free Attorney Review of Your Credit Report Issue

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Story Law Group has helped Florida consumers recover millions of dollars from credit bureaus, banks, debt collectors, and furnishers. Attorney Max Story has 20+ years of FCRA experience and serves as Florida Chair of the National Association of Consumer Advocates.

- 01** | Submit your issue — no paperwork needed, just tell us what happened.
  - 02** | We review for FCRA, FDCPA, and EFTA violations — at no cost.
  - 03** | We tell you whether we can help and what your options are.
  - 04** | If we take your case, you pay nothing unless we recover money for you.
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## Start Your Free Case Review Today

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■ Jacksonville Beach, FL

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No fees unless we win • Serving all of Florida • Free consultations available statewide

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