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Bankruptcy discharged in 1/2006 - Equifax FICO 677 two months later

There's no typo. 2 month after the bankruptcy discharge the Equifax FICO score is 677. The score factors:

Top Positive Factors

You have a low proportion of balances to credit limits on your revolving accounts

The proportion of balances to credit limits (high credit) on your revolving accounts is **3%**.

-- Most important, the B/L ratio.

You demonstrate a relatively long credit history

Your most established credit obligation is **398 months old** and your newest credit account was **opened 15 months** ago.

-- Extensive history is also extremely important for FICO scores.

Top Negative Factors

Serious delinquency or derogatory indicators/remarks, and public record or collection information is being reported on your credit file

You have evidence of seriously delinquent payment behavior (60 days past due or greater). In addition, there are 1 derogatory public records that have been filed.

-- The discharged accounts and the bk.

There is evidence of multiple accounts with missing payments or having derogatory indicators/remarks reported

According to your credit file, you have **8 credit obligations** that have been reported as late or with derogatory indicators/remarks

-- It makes little difference whether you have 3 or 25 discharged accounts—as long as they are reported **CORRECTLY**.

The time since your most recent past due payment or derogatory indicator is too recent

There is evidence of a late payment on your file as recent as **11 months ago**.

-- Fair Isaac uses the Equifax DLA, the "Date of Last Activity" to rate delinquent accounts. Since the DLA is the date the account first went permanently delinquent, the most recent date is almost a year ago.

This high score isn't a coincidence, although the consumer is quite lucky to have all accounts reported correctly PRIOR to any disputes.

The open revolving accounts are Authorized User accounts and we have a car loan opened in 10/04 paid as agreed with no lates, add 32 years of great credit history, no NEW account, a low B/L ratio and there you are with a 677.

The Experian report was horrible.

Why is it that these SAME creditors reported CORRECTLY to Equifax and they ALL effectively reaged the accounts with Experian by reporting more recent Status Dates and post bk 2005 and 2006 90+ day lates?

TU looks a lot better, but it takes only ONE incorrectly reported account to destroy your scores. TU is 606 and Experian is 618.

What makes Experian so special?

Someone with legal skills ought to ask Experian WHY just about all furnishers report incorrect recent lates and status dates to Experian. This is the exact same problem I had with Cap One and Experian, but I might as well not have done any discovery. They gave me nothing and I don't know what to do about it. But that'll be another posting.

The million dollar question:

Will the creditors screw up this great 677 Equifax score in response to the TU and Experian disputes?

Posted by [Christine](#) on 04/01/2006 at 01:12 AM

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First Amended Complaint for my 2003 federal credit suit

[3/15/06 First Amended Complaint](#)

So now we're down to Experian, ConsumerInfo.com, Nelnet and Verizon.

I've been so busy, tomorrow I'll post my objection to the Verizon motion for summary judgment. This sure is as aggravating as it gets.

I am so sick of having to pay my bills TWICE!

As I wrote in my discovery responses to Verizon:

It would really help if somebody at Verizon or its genius lawyers actually read my complaint, initial disclosures and publications. But then again, what can I expect from people who are too dimwitted to perform the simplest calculations:

$\$84.58 - \$90 - \$85 + \$90 = \text{?????}$ How much do I owe?

Is everybody at Verizon and representing Verizon retarded?

Instead of apologizing, Verizon is demanding that I pay their attorneys fees!

More on that tomorrow.

Posted by [Christine](#) on 03/22/2006 at 03:08 AM

[2003 Credit Suit](#) • [ConsumerInfo.com - incomplete reports](#) • [Experian - countless violations](#) • [Nelnet - willful incorrect credit reporting](#) • [Verizon Wireless - billing fraud](#) • (2) [Comments](#) • [Permalink](#)
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Experian charged affiliate only 15 cents for FICO scores

\$.10 for the Experian score and \$.15 for the FICO scores, from the 1999 contract between Merchant Information Solutions (CreditData SW) and Experian.

[The screenshot of the Experian contract](#)

I've seen Equifax charge about \$7 per FICO score - NOT including the credit report.

Isn't that about a 4,600% markup?

If you're upset about \$600 toilet seats, you ought to be upset about the \$5 - \$7 charges for FICO scores.

We are getting so ripped off!

I spent the last 2 hours downloading and posting these formerly "highly confidential" doc, depos and declarations by Experian. It'll probably take a while until I get to even look at everything, I just happened to see the part on these fees and want to make sure we all know how we're getting screwed by the CRAs.

Keep in mind that this is Experian's RESALE rate, not what they pay to Fair Isaac.

Posted by [Christine](#) on 03/18/2006 at 10:29 PM

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The Experian and MIS initial disclosures

I couldn't believe how long it took to scan and post their initial disclosures at [CreditCourt](#). The Experian work is real shotty as usual - many reports have one page upside down, they submitted one report twice, and the million dollar question is what all those reports are that I did NOT previously receive.

It sure is interesting to see the MIS CDVs and ACDVs with the info the CRAs SHOULD provide when a consumer requests the investigation procedures. I have a lot of questions about the data on the verifications and HOW accounts are reaged and where that Union Bank "past due" notation came from. Hopefully I'll get my discovery requests out soon.

Posted by [Christine](#) on 02/06/2006 at 01:28 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [MIS \(CreditData SW\) - AZ Experian affiliate](#) • (0) [Comments](#) •

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More trouble with Experian unexplained re-aging - after bk disputing.

It looks like the CRAs really can't handle the data anymore.

Experian had done a wonderful job correcting almost everything after disputes of 16 accounts. All discharged accounts were corrected as requested. The "Date of Status" was corrected to the 7/01 discharged date.

Then we got a new report a few weeks later, and 6 accounts had the status date changed to 11/01 - 9/02.

What the hell is going on? None of the other data seemed to have changed.

I was so happy when Experian had done such a superb job after the 1st dispute. Well, not really the first dispute, but the first dispute I was involved in.

Not only did Experian fix just about everything, but super fast too. It was obvious that someone had read the dispute and PROCESSED it immediately.

No creditor investigation was necessary, all the disputes were OBVIOUSLY factual.

A miracle: someone with a brain at a CRA.

So today my client called in the disputes of the re-aged accounts and she disputed over the phone since they don't provide fax numbers. I generally don't recommend that since you can't prove what was disputed and of course we didn't get a response to the most important part of the dispute:

Please correct the reporting AGAIN and please explain why the Experian investigation results showed the accounts as CORRECTED, while apparently not all corrections were actually made.

According to the Fair Isaac report, the changes were NOT made by the creditors, as they had not reported in years.

My client was thrilled that the corrections were made immediately - good job by Experian. And the FICO score went to 713 from 704.

Of course we don't know how long it'll last.

Notably, the corrections did make a difference to the score and the accounts had only been re-aged by a few months. If just one account is re-aged to a recent date, you can easily lose 50 points.

Tip of the day: Check to make sure that the accounts are aged correctly and STAY aged correctly.

Important: The status date is only important for EXPERIAN. For Equifax it's the Date of Last Activity and for TU often the Date Closed, but there are exceptions.

[AFTER bankruptcy sample disputes](#)

Here's the first dispute:

Experian

[date]

To Whom It May Concern:

I will be purchasing real estate and my FICO scores are very low due to your INCORRECT credit reporting. Please immediately correct your reporting of the discharged accounts to

- a) reflect the 7/01 bankruptcy
- b) delete all balances
- c) ensure that the discharged accounts are aged properly
- d) delete all late payments after the 7/01 filing date
- e) correct the status dates to no later than 7/01

Please investigate the following accounts:

- 1) CRDT MGT (Charter Communications)—this account was always paid as agreed and when I moved in 6/01 I was apparently assessed the equipment fee despite timely return of the equipment. Please immediately delete.
- 2) BMW Financial - included in bankruptcy
- 3) CAP ONE BK XXXX - included in bankruptcy }
- 4) COUNTRYWID XXXX - included in bankruptcy
- 5) COUNTRYWID XXXX - included in bankruptcy
- 6) DFAS-CL XXXX - the military overpaid my moving allowance. The only notice I ever received was to advise of the overpayment and that they took the full amount out of my account. Therefore, please immediately delete this account or report is as "paid as agreed", as that's what I did.
- 7) HOME COMING FUNDING NE XXXX - included in bankruptcy
- 8) LFGA DIV CIT FINANCIAL XXXX - this account was discharged as per the 8/05 amendment and is included in bankruptcy.

9) GEMB/LOWES XXXX - included in bankruptcy

10) M & T BANK XXXX - included in bankruptcy

11) NAVY FEDERAL CR UNION XXXX - included in bankruptcy

12) OCWEN FEDERAL BANK/QC XXXX - included in bankruptcy

13) OPTION ONE MORTGAGE CO XXXX - included in bankruptcy

14) PROVIDIAN FINANCIAL XXXX - please immediately delete this account, I was only an Authorized User and NOT responsible for payment. If I was liable, it was discharged.

15) PROVIDIAN FINANCIAL XXXX - included in bankruptcy

16) WELLS FARGO HOME MTG XXXX - included in bankruptcy

I previously submitted disputes in 5/05 and never received any results. Please ensure that you process my disputes in a timely manner.

Sincerely,

...

Posted by [Christine](#) on 01/27/2006 at 09:22 PM

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Experian - myFICO alert: The reporting is DIFFERENT

I've posted on this last year, but it's getting TOTALLY absurd.

The myFICO report is reporting RECENT and UNDATED lates that are NOT on Experian.

Has anyone else seen that?

Obviously, the LENDERS are supposed to see the data on the FICO reports and the scores are based on those recent lates.

Posted by [Christine](#) on 01/26/2006 at 07:20 PM

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Experian refuses to correct or delete addresses

From 12/14/05 investigation results:

"We store address information as it is sent to us by your credit grantors or from the public records."

And exactly WHO or WHAT gives Experian the right to report incorrect data?

Why can Experian report DEROGATORY data such as an address at a prison, mental hospital, the "bad" part of town and maybe the address you had 10 years ago which is now a warehouse?

Of course I understand that Experian prides itself in providing collectors with more addresses than the other bureau, but on what grounds can it refuse to delete incorrect or outdated addresses, especially since it does NOT provide the dates when those addresses were provided NOR the source!

Posted by [Christine](#) on 01/09/2006 at 12:37 AM

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Equifax DENIES adding the FRAUDULENT fraud alert to my credit report as Experian claimed

My e-mail to Scott Kirkner, Jones Day, the Experian lawyers:

Scott,

You've sent the initial disclosures for Experian/CIC to the wrong address. I paid for shipping to my place.

My address for legal mailings has changed well over a year ago to:

Christine Baker

[redacted]

Regarding the FRAUDULENT fraud alert, here is Equifax attorney Lewis Perling's response to my inquiry:

"Ms. Baker, There is no fraud alert on your Equifax credit file. As such, Equifax did not provide such to any other consumer reporting agency. You must be mistaken. Now that the matter is cleared with regard to your allegation that Equifax fraudulently added a fraud alert to your file, do you care to discuss resolving this case?"

Lewis Perling"

Scott, I hope you can understand why I'm foaming at the mouth. This is what I have been going through year after year after year with those lying bastard CRAs. Please relay to your client that I may lack legal skills and funds to properly pursue this in court, but I'll do whatever I can to find someone to take them on. I just issued a news release:

Fraud Alerts on Credit Reports Cause Hardship for Many Consumers and Military Personnel Overseas

Your client can read it at MyLitigation.net or any one of the many sites that redistribute it:

[The Google search for the release](#)

The release was already accessed over 63,000 times at my major distributor and if those God damned crooks at Experian don't cough up the truth, my NEXT release will be exclusively about the Experian liars.

I'm also requesting comments for inclusion on behalf of Jones Day:

Why does Jones Day work for these lying thugs at Experian?

No conscience?

ANYTHING for a buck?

Nothing personal, but I'm totally fed up with being lied to. You and firms like Jones Day are making the CRA lies and fraud possible. The fraud alert is no longer the main issue here. The issue is that Experian lies, lies and lies again and that the corrupt lawyers at Jones Day defend the liars, ensuring that multinational conglomerates can continue to exploit and defraud the American people.

The American people ought to be able to put some names and faces with the liars and their lawyers.

And if Experian did NOT lie, it ought to overnight the discovery requests and deposition notice to EQUIFAX and provide me with some PROOF.

I hope your holidays are more enjoyable than mine.

Christine

c: posted at creditsuit.org

The Equifax attorney Lewis Perling actually wrote on 12/7, but I just finally worked myself up to dealing with this crap. It's so damn aggravating, not only that the CRAs lie, but that there are so many lawyers with no conscience, the legal whores who'll do anything for buck - regardless of how many human beings are hurt.

If it wasn't for the corrupt lawyers, the corporations could never get away with their lies and fraud.

Posted by [Christine](#) on 12/28/2005 at 05:01 PM

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Experian verified the Capital One FSB account without the limit AGAIN

Hard to believe. They really want to litigate this.

Posted by [Christine](#) on 11/16/2005 at 10:33 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [2004 NEW Suit](#) • [Capital One - ruthless banksters](#) • (0)

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Experian claims that EQUIFAX added the fraudulent fraud alert to my Experian credit report

Scott wrote today:

“Experian’s records indicate that Equifax notified Experian on October 26, 2005 that you, Christine Baker, contacted Equifax regarding possible fraud.”

That sure is interesting. I triple checked the Equifax report I pulled at myFICO when the Experian was blocked due to the fraudulent fraud alert. I found NO fraud alert. So why would Equifax put a fraud alert on my Experian but NOT on the Equifax report? Or is this another item missing from the FICO reports?

We had the case management conference call on 10/25, the day before the fraud alert was added. Fraud never came up. And I certainly didn’t contact Equifax to have a fraud alert added or for any other reason in quite some time.

I’m now waiting to hear back from the Equifax attorney Lewis Perling.

Scott also wrote that he read the blog posting and he was “concerned that you refer to my conduct toward you as “patronizing.” That is certainly not my intent. ...”

So I explained to him a few things that he might not know and even long time readers may have forgotten:

I really DO appreciate your attention to my problems and Lewis Perling gets to deal with the fraud alert now. You may have noticed that I couldn’t even get the Nelnet attorneys to respond to schedule the conference call and I had to make a phone call after over a week.

When you write things like “I cannot stress enough that these procedures are designed to insulate you from fraud, not cause you any inconvenience or frustration” you’re making entirely false statements.

You may not know that I’ve been pleading with all the CRAs to correspond by fax and/or e-mail because I don’t enjoy the luxury of mail delivery to my residence, I travelled extensively and for a couple years I didn’t even have a phone. It is “secure” to call Experian from a pay phone and by the time you get to a person there are people in line listening to me providing all my identifying information? Experian provides no fax # or e-mail address to consumers. One of my exhibits in this case is the waiver of service that while properly addressed, was delivered to a totally different address.

You can’t tell me that any CRA does anything to protect *me.* It’s simply not true. In my previous small claims litigation against Experian in 2002 I asked for the permissible purpose of the inquiries and Experian’s Carla Blair entirely ignored me.

Your client could not possibly care LESS about me, my security and who has access to my credit reports. Experian’s only interests are to protect itself, to limit liability and to make a lot of money. Nothing irritates me more than being lied to or deceived.

I'd love to see Experian change its business practices to truly protect consumers and offer user changeable PINs, fax numbers and secure e-mail, but we both know that's not going to happen unless required by law.

Because I sued Experian, I'm enjoying the luxury of your personal assistance and communications as they SHOULD be for all consumers. And I hope the fraud alert will be deleted soon.

Actually, it's probably not just because I sued Experian, my publications may have to do with that too. And at this point we don't even know whether Experian is telling Scott the truth. This sure is very bizarre.

But as just about everybody who sued a CRA knows, not getting the reports is an ongoing problem and as I think about this, I remember more and more complaints about fraudulent fraud alerts.

Posted by [Christine](#) on 11/10/2005 at 02:30 AM

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Experian put a FRAUD ALERT on my Experian credit report!

Barry Paperno at Fair Isaac called me today.

1) As of 11/20, myFICO will use a different fraud prevention/detection method and many of the current problems with authentication will no longer be an issue.

2) Upon closer inspection of the reason for my inability to order now, he found that there is a security statement on the report: "the consumer has been reported as a fraud victim."

So I got a new Experian report:

"General personal statements currently displaying on your personal credit report at your request appear below:

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 10-26-05."

What a LIE!!!!

On 10/25/05 I contacted Experian to schedule the case management conference call.

On 10/26 Experian accessed my report and added the fraud alert.

So now I've wasted several hours and still don't have my FICO score. Experian added this **fraudulent fraud alert** to prevent me from getting my FICO scores and most important, to keep me from getting credit to pursue my lawsuit against them. I was going to accept several pre-approvals to get some more cash for my litigation.

I posted some screenshots from the report at [10/26/05: Experian fraud alert prevents me from getting myFICO](#)

What is Experian's permissible purpose to access my reports?

Checking to see how much credit I have available?

URL e-mailed to Scott D. Kirkner, Jones Day, the Experian attorney:

“Please immediately remove this entirely FALSE fraud alert and explain how it got on my report.”

Posted by [Christine](#) on 11/04/2005 at 04:04 PM

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Experian DUPLICATE reporting and how long does Experian report positive accounts? 7 years?

I was just posting the exhibits from a suit against Chase for illegally raising the interest rate and duplicate Experian reporting when I noticed that Experian apparently used the “date of status” to age the account and added 7 years:

[The Experian duplicate reporting of the Chase account](#)

They're *supposed* to report positive accounts for 10 years.

These are positive accounts - what gives?

FYI, while the accounts are positive, the duplicate reporting most likely LOWERS the FICO credit scores because the account is almost maxed out and incorrectly reports the additional balance.

It is very odd that Experian reports duplicate accounts more often than Equifax and Trans Union and recently I saw an Experian report with several duplicate accounts.

Posted by [Christine](#) on 08/21/2005 at 03:07 AM

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Get your refund for the "free" credit report cramdown ConsumerInfo.com subscriptions

Well, that's a start. But—why are they STILL allowing the sale of the fraudulent fake credit scores?

Why are they allowing the sale of INCOMPLETE reports?

For Release: August 16, 2005

Marketer of “Free Credit Reports” Settles FTC Charges

“Free” Reports Tied to Purchase of Other Products; Company to Provide Refunds to Consumers

Consumerinfo.com, Inc., doing business as Experian Consumer Direct, has settled Federal Trade Commission charges that it deceptively marketed “free credit reports” by not adequately disclosing that consumers automatically would be signed up for a credit report monitoring service and charged \$79.95 if they didn’t cancel within 30 days, in violation of federal law. The settlement requires Consumerinfo to pay redress to deceived consumers, bars deceptive and misleading claims about “free” offers, requires disclosure of terms and conditions of any “free” offers, and requires the defendant to give up \$950,000 in ill-gotten gains.

According to the FTC complaint, the defendant drove consumers to their <http://www.freecreditreport.com> and <http://www.consumerinfo.com> Web sites with radio, television, e-mail and Internet ads that promised free credit reports and a bonus – free trials of a credit-monitoring service. Ads made claims such as:

FREE! FREE! FREE! Get Your FREE Credit Report Online in Seconds!!!!
Click here to get a FREE copy of your online Credit Report Instantly!
And that’s not all. . . along with your INSTANT credit report, we’ll give you 30 FREE days of the Credit Check Monitoring Service at no obligation.

Consumers were required to provide detailed personal information and a valid credit card account number to get their credit report. They were assured that, “Your card will not be charged during the free trial period. However, valid credit card information is required to establish your account.”

According to the FTC’s complaint, Consumerinfo’s advertising and Web sites failed to explain adequately that after the free trial period for the credit monitoring service expired, consumers automatically would be charged a \$79.95 annual membership, unless they notified the defendant within 30 days to cancel the service. Consumerinfo billed the credit cards that it had told consumers were “required only to establish your account,” and, in some cases, automatically renewed memberships by re-billing consumers without notice. The FTC charged that the defendant’s failure to adequately disclose the automatic billing and to get consumers’ consent to bill their accounts violated federal law.

The complaint also alleges that Consumerinfo misled consumers about their association with the annual free credit report program for which U.S. consumers are eligible by federal law. A federal law enacted in December 2003, gives consumers the right to get one free credit report every 12 months from each of the three national consumer reporting companies. This program began in western states on December 1, 2004, and will cover all U.S. consumers by September 1, 2005. Consumers can get their free reports by phone, mail, or at one authorized Web site, <http://www.annualcreditreport.com>. The FTC complaint alleges that Consumerinfo deceptively advertised and promoted its “free reports” at its “freecreditreport.com” Web site, without disclosing that it was not associated with the official annual free credit report program.

“Consumers paid the price for ordering free credit reports from freecreditreport.com,” said Lydia Parnes, Director of the FTC’s Bureau of Consumer Protection. “It’s unfair and deceptive to promise consumers something for free and then trick them into paying for products they didn’t want in the first place.”

“Consumers also need to be alert about impostor sites – sites that misspell annualcreditreport.com or use sound alike names, but don’t link to the authorized site. We are sending letters to operators of more than 130 impostor sites to inform them that we know they are out there and that attempts to mislead consumers are illegal,” she said.

The settlement is designed to assure that the defendant’s negative-option or “free” offers do not contain

misrepresentations, and that they disclose all terms and conditions of the offers. The settlement establishes specific disclosure requirements in promotions for the defendant's "free credit report" offer. Among other things, the defendant must clearly tell consumers that they will be charged unless they cancel within the trial period, and that the offer is not related to the free credit report program mandated by Congress.

The settlement requires redress for consumers who enrolled in Consumerinfo's credit monitoring program between 2000 and 2003, canceled the monitoring service and received a partial refund or filed a complaint about the charges for the service. Consumers who qualify for a refund should receive a notice from Consumerinfo by email or first class mail within the next few months. The FTC staff has released answers to frequently asked questions available at <http://www.ftc.gov/freereports> to help Consumerinfo customers determine if they're eligible for a refund. It also has established an information hotline for consumers to call for information on refunds. The phone number is (202) 326-3457.

In addition to the redress program, the settlement requires the defendant to pay \$950,000 in ill-gotten gains to the Commission. The money may be used to provide consumer education.

The settlement also contains record-keeping and bookkeeping provisions to allow the FTC to monitor compliance with the order.

The FTC has published two consumer brochures: "Want a Free Annual Credit Report? The Only Official Website is annualcreditreport.com" warns consumers about imposter sites; "Your Access to Free Credit Reports," educates consumers about their right to a free copy of their credit reports, and discusses other consumer rights under the Fair Credit Reporting Act and the FACT Act. Both publications are available in English and Spanish at <http://www.ftc.gov/freereports>.

The Commission vote to authorize staff to file the complaint and stipulated final order was 3-0-1, with Chairman Deborah Platt Majoras recused. They were filed in the U.S. District Court for the Central District of California, in Santa Ana.

The complaint named Consumerinfo.com., Inc., doing business as Experian Consumer Direct, Qspace, Inc., and Iplace Inc. Consumerinfo.com is a wholly-owned subsidiary of Experian North America, which is also the parent company of Experian Information Services, one of the three national credit reporting companies.

This case was brought with the invaluable assistance of the office of California Attorney General, Bill Lockyer. The agency also wishes to acknowledge the Electronic Privacy Information Center, which filed a complaint about Consumerinfo.com with the Commission, and the World Privacy Forum for reports it submitted to the agency on imposter sites.

NOTE: A stipulated final judgment and order is for settlement purposes only and does not constitute an admission by the defendant of a law violation. Stipulated final judgments have the force of law when signed by the judge.

Copies of the complaint and consent agreement are available from the FTC's Web site at <http://www.ftc.gov> and also from the FTC's Consumer Response Center, Room 130, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint in English or Spanish (bilingual counselors are available to take complaints), or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the complaint form at <http://www.ftc.gov>. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

MEDIA CONTACT:

Claudia Bourne Farrell,
Office of Public Affairs
202-326-2180

STAFF CONTACT:

Consumerinfo Information Line
202-326-3457

(FTC File No. 022-3263)

(<http://www.ftc.gov/opa/2005/08/consumerinfo.htm>)

Posted by [Christine](#) on 08/19/2005 at 01:32 AM
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Where is the address for Experian credit disputes?

A client just asked me for the address for snail mailed disputes, she couldn't find it at myFICO. Neither could I. So I searched Experian.com, found nothing.

Those bastards at Experian count on consumers doing web searches and then mailing to old addresses:

[Experian changed PO Box from 9595 to 9556, Post-office "unable to forward"](#)

Of course I have no idea whether the "new" PO box is still good. There MUST be an address somewhere at Experian.com!

Where?

Posted by [Christine](#) on 08/07/2005 at 06:16 PM
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Experian: "Strong organic growth opportunities across the businesses"

[Experian February/March investor presentation](#)

"Strong organic growth opportunities across the businesses"

What are "organic" growth opportunities?

On the subject of organic, I'm impressed with Safeway's organic frozen veggies and berries and they had Laura's ground beef on sale. I just hope they don't lie and that the organic food is tested.

Posted by [Christine](#) on 05/24/2005 at 03:31 PM
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Action alert: hitting LowerMyBills.com and Experian where it HURTS

I've been so busy, haven't even gotten to posting the LMB filings yet. I had sued them because one of their affiliates spammed the blog here twice and LMB did NOTHING after I notified them TWICE.

On Monday was the court hearing, according to the judge LMB has no liability for their spamming affiliates.

I also documented that LMB purchased leads from an e-mail spammer in February and they could not care less.

The court already ruled that Ameriquest can knowingly purchase leads from spammers, so there's no point to even try suing over that.

All the LMB ads on the web fail to comply with just about every advertising reg on the book, but the Cal. DRE refused to investigate my complaint.

Talk about corruption

So, it's time to hit them where it hurts and lose the ethics and moral inhibitions

We've already talked about the clicking on Google ads and other pay per click ads for the free credit reports, credit counseling, debt negotiation etc. and the Ameriquest ads, it costs them around \$10 for each click for mortgage quotes and I've been doing that quite frequently.

But it's not enough and LMB pays per LEAD.

For weeks I've been wondering about WHAT I could do and I finally came to the conclusion that the only way to fight them is by wasting their money and by diluting the leads.

So, this afternoon I saw another one of those obnoxious LMB ads and I signed up for mortgage quotes.

Of course I didn't use MY info, I used the California DRE address and tel #, I'm looking for a \$600K refi and I wish I could see the look on the faces of those mortgage agents when **they call on the lead and the DRE answers the phone.**

Hopefully they'll get 50 busy signals before they get through ...

So, LMB paid \$36 to \$40 to the news site where I saw the ad and then 4 lenders paid about \$20 each (or more, not sure) to make a call to the Cal. DRE.

LMB/Experian still makes money, but if a few other people do that, the lenders might start complaining and not buy those leads anymore - that's the best case scenario.

I hope that since LMB's ads make false claims, it's not a problem that I in turn provide false info too.

If a million people did this, they'd be out of business!

I know, there won't be a million people submitting fake leads, it is quite a bit of work to fill in all the fields and make it look real. But, every time I get angry and can spare a few minutes, I will do just that.

There are numerous DRE offices, the AZ Banking Dept, the Governors' offices, the AG's offices, etc.—lots of numbers to use, wouldn't want LMB to be able to screen out the fake leads by the phone number.

And yes, I realize they can screen by IP, but that would eliminate all of Kingman and the surrounding area. Or they'd have to manually check the leads from my area.

I'm so sick of the lies and deceit and the fact that I have NO legal recourse against these lying scumbags, it's time to play by THEIR rules.

Right now, the only enhancement I can think of is to be able to **get those COMMISSIONS for the fake leads**. Don't know how one can publicize "friendly" site owners without LMB and Google shutting them off.

Posted by [Christine](#) on 05/05/2005 at 12:14 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [2005 - Action Alerts](#) • [Operation ad CLICK](#) • [Operation FAKE leads](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Experian bought LowerMyBills.com

[Experian bought LowerMyBills.com](#)

Acquisition of LowerMyBills.com by Experian for \$330m plus earn-out

05/05/2005

GUS plc, the retail and business services group, today announces that Experian has acquired 100% of the share capital of LowerMyBills.com, a leading online generator of mortgage and other loan application leads in the United States. The purchase price is \$330m, plus a maximum performance-related earn-out of \$50m over the next two years. The acquisition is being funded from GUS' existing banking facilities.

LowerMyBills.com is complementary to Experian's existing direct-to-consumer activities and operates in large, fast-growing markets. The acquisition is expected comfortably to exceed GUS' financial target of generating a double-digit post-tax return on investment over time and is immediately accretive to earnings.

Don Robert, Chief Executive Officer of Experian, commented:

“This acquisition represents a step-change in building Experian's direct-to-consumer activities. With LowerMyBills.com, we will now assist consumers in making the most cost-effective financial services decisions, while also providing our lender clients with high-quality leads for new borrowers. The strategic fit could not be better and we are delighted to welcome the talented people of LowerMyBills.com to Experian.”

Enquiries

GUS

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Stuart Ford Investor Relations Manager

Finsbury
Rupert Younger 020 7251 3801
Rollo Head

GUS announcements are available on its website, <http://www.gusplc.com>.

For further information on Experian Interactive, visit our websites:

<http://www.LowerMyBills.com>; <http://www.ConsumerInfo.com>; <http://www.freecreditreport.com>;
<http://www.MetaReward.com>; <http://www.AffiliateFuel.com>

Acquisition of LowerMyBills.com

Development of Experian Interactive

Experian is establishing leading positions in various markets in connecting consumers with companies via the Internet. Its strategy is to offer a wide range of products that assist consumers in managing the financial aspects of key life events such as moving house or buying a car. Experian enables consumers to find financial products and services that best suit their needs, while helping companies to find new customers quickly and effectively.

As well as LowerMyBills.com, the newly-formed Experian Interactive operation includes Consumer Direct (selling credit reports, scores and monitoring products to consumers) and MetaReward and Affiliate Fuel (both of which generate online leads for clients).

Description of business

LowerMyBills.com's vision is to provide consumers with a one-stop Internet destination to obtain better deals on all their recurring monthly expenses. Founded in 1999, it has a leading position in the US market, connecting consumers seeking home mortgages with lenders best suited to provide them. The mortgage sector today accounts for the great majority of its revenue, with the balance being in other sectors such as automotive lending, credit cards and insurance. LowerMyBills.com was privately owned and has 176 employees based in Santa Monica, California.

It attracts customers for mortgage lenders and others by advertising on a wide variety of websites, including the major portals such as MSN, AOL and Yahoo!. Consumers who click through on mortgage ads, for example, are taken to the LowerMyBills.com website, where they provide information relevant to the mortgage approval process. This information is then matched against the lending criteria of the clients of LowerMyBills.com and qualifying leads are passed on to several different lenders. The lenders then contact the consumer who can choose the most appropriate offer. LowerMyBills.com is paid for every lead passed on to each lender.

On a pro-forma basis, sales in the year to 31 March 2005 were \$120m with operating profit of \$26m. Further strong growth in sales and profit is expected in the current financial year and beyond.

This acquisition is attractive because:

LowerMyBills.com operates in large, fast growing markets

More than 20m American households take out a new mortgage each year. In 2004, home lenders spent \$22bn on acquiring customers, an amount which has grown by over one-third in the last five years.

Of the \$22bn, about \$1bn is currently spent online and this is growing by about 30% a year. Consumers' use of the Internet for information, products and services associated with key life events has increased significantly, as they

switch from more traditional channels. For example, Experian estimates that the percentage of mortgages originated online will treble between 2003 and 2008.

LowerMyBills.com has a strong market position

LowerMyBills.com is the most visited home loan service on the Internet. In a highly fragmented market, it is one of only two players of scale with its online leads generating more loans than any individual lending institution. It has strong relationships with more than 400 lenders, including five of the top ten mortgage providers in the United States.

LowerMyBills.com has attractive growth prospects on a stand-alone basis

Having grown its sales significantly over the last three years, LowerMyBills.com has further exciting growth opportunities available to it:

it can improve the performance of its operating model. For example, it can increase the distribution of its ads through more partnerships with top web publishers. It can also increase the number of lenders it works with to improve consumer choice in more states across the US;

it can strengthen its position in various parts of the mortgage market;

it can broaden its portfolio by offering new financial services products such as health, life and automotive insurance;

it can help consumers save money in other areas of recurring monthly expenses such as telephone and utilities bills; and

it can apply its operating model in new countries.

LowerMyBills.com will benefit from becoming part of Experian

Over time, LowerMyBills.com will benefit from the skills, expertise and client relationships within Experian:

Consumer Direct, MetaReward and LowerMyBills.com all work in the same Internet space and can share expertise and traffic. Combined, these businesses have more than 29 million visitors to their websites each month; and there are also benefits of LowerMyBills.com working more closely with Experian's Credit business. The introduction of Experian's modelling and analytical capabilities will allow it to improve the quality of leads passed to lenders. Experian will also be able to sell LowerMyBills.com's services to its existing financial services clients, where it has strong relationships.

Posted by [Christine](#) on 05/05/2005 at 12:10 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Quicken is in on the Experian snake oil Plus Score fraud

I've been quite unhappy over Quicken's illegal activities for a while now. "Quicken Loans" got in trouble with the FTC for failing to provide adverse action letters and I really hate to support a scummy company like Intuit by purchasing their products.

Unfortunately, I had no choice, they discontinued online banking for my 2002 release and I bought Quicken 2005. I installed it late last night and just noticed several icons on my desktop for banking and other **UNWANTED CRAP**.

Aren't they engaging in conversion, theft of my property, something like that? I sure as hell didn't pay them for *ads.*

Here I am, the idiot who PAID for their product, and Intuit abuses MY personal property.

If they were anywhere close, I'd be hauling my dog's crap into their lobby. I'd love to decorate the CEO's desk with

crap. I wonder how they'd like that.

To piss me off even more, one of the icons was for the Experian "Free credit report and score instantly."

Of course I had to check it out, and as expected, the ad is for the entirely FRAUDULENT Experian Plus score. I posted the screenshot:

[The big FRAUD - the Experian "Plus" score, Quicken \(Intuit\) is in on it too!](#)

And here you can see what happens to the people who Experian defrauds:

[Experian FAKE middle score 717—FICO provides NO score!, Mortgage DENIED!!!](#)

Of course I mentioned these fraudulent snake oil scores in my 8/16/04 comments to the FTC and when I sued the FTC and FRB Richmond a couple years ago—the US is so corrupt throughout all branches of government, industry and population, there's no way that anything will change peacefully.

The most I can accomplish is to let a few people know not to buy and to IGNORE these fraudulent scores when they're free. Following the advice they provide to increase the scores can be DEADLY for the "real" FICO scores the lenders use.

And the lawyers as usually ... do NOTHING.

Posted by [Christine](#) on 03/29/2005 at 08:50 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Experian changed PO Box - disputes are returned undeliverable

Another reader mail:

Hi Christine,

I have tried mailing some information to the Experian Consumer Dispute department and it has been returned to me twice. The address I have is a P.O. Box 9595, Allen, TX 75013. Is this a correct address? If not, could you please provide me with the correct one?

I appreciate your attention to this matter.

Sincerely,

I've posted on this at the [Fight Back!!! Forum](#)

"The consumer wrote to the address on the 1/04 Experian report.

The disputes were returned undeliverable.

Apparently Experian moved to a new PO Box, according to recent reports **the new box # is 9556.**

If anyone knows WHY they moved to a new PO box and can't have the disputes forwarded, other than to receive fewer disputes, I'd sure like to know."

I really would like to know. Every time a dispute is returned undeliverable, the chances of the dispute being misdelivered increases. Obviously, the disputes contain all of the consumer's identifying info and often the entire credit report.

Nice going, Experian!

Posted by [Christine](#) on 02/24/2005 at 02:59 AM
[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

My request to the CRAs for termination of Dana Capital Group and reseller NCO Financial Systems

We shall see what happens.

February 12, 2005

Re: Request for IMMEDIATE termination of credit report reseller NCO Financial Systems and Dana Capital Group, Inc.

To Whom It May Concern:

I hereby request that Trans Union IMMEDIATELY cease to provide credit reports to NCO Financial Systems and Dana Capital Group due to the willful and illegal resale of consumer credit reports and their failure to investigate my complaints.

For your reference, I am enclosing the documentation of the illegal resale of my credit report:

- 1) 1/20/05: NCO's Amanda Refsnider collection letter and demand for my SSN instead of termination of Dana Capital Group
- 2) 1/17/04: My e-mail to NCO's Kathy Ross with further information
- 3) 12/24/04: My request for termination of Dana Capital Group to NCO
- 4) 12/23/04: My Complaint with the California Department of Real Estate
- 5) 12/6/04: The inquiry on my Experian credit report, identifying NCO and Dana Capital Group
- 6) 10/15/04: Dana Capital Group denial of association with Mortgage Center (dated 9/9/04 in error)
- 7) The "Mortgage Center" junk fax leading to the Dana Capital Group/NCO credit inquiry

I have not applied for credit with Dana Capital Group or NCO and I am extremely concerned because criminals have my credit report and continue to have access to consumer credit reports.

As evidenced by my documentation, Amanda Smith with Dana Capital Group denied having any relationship with “Mortgage Center” despite the fact that my credit report clearly shows that Dana Capital Group accessed my credit.

Instead of investigating my complaint, NCO decided to send me a debt collection letter, it returned the documents to me and it apparently continues to sell credit reports to Dana Capital Group who in turn provides credit reports to “Mortgage Center” in violation of the FCRA.

Please immediately terminate report reseller NCO Financial Systems and Dana Capital Group.

Feel free to contact me by fax to 571-222-1000 if you should have any questions.

Sincerely,

Christine Baker

c: posted at <http://fight-back.us/forum/index.php?showtopic=511> and <http://creditsuit.org/>

Enclosures

Posted by [Christine](#) on 02/12/2005 at 09:12 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [Trans Union - countless violations](#) • [2004 NEW Suit](#) • [Equifax - countless violations](#) • [NCO - illegally selling credit reports](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Equifax report cost increases to \$9.50 - Experian and Trans Union charge \$14.95

This is very strange, I really don't know how TU and Experian can get away with NOT offering the reports without their fraudulent fake scores.

They must be “somewhere”, but the lowest priced reports I could find at their sites were \$15.

Fair Isaac also increased their cost of the reports to \$15, but at least they include the real scores.

Posted by [Christine](#) on 01/26/2005 at 03:33 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [Fair Isaac - credit scoring fraudware](#) • [Trans Union - countless violations](#) • [2004 NEW Suit](#) • [Equifax - countless violations](#) • (6) [Comments](#) • [Permalink](#)
[Edit](#)

Someone mailed their Experian disputes to me

I can't even read half the disputes. Fortunately, there's an e-mail address, because the phone number isn't answered, and I guess I'll spend some time informing the consumer.

Now, occasionally I can certainly try to let people know that they screwed up. But once I'm on the road again, I have no intention of dealing with this crap. Actually, I've got better things to do now.

Why would people go to my website to get my address, but IGNORE everything else?

He used the “dispute form” attached to the snail mailed Experian report. Experian has their address on the form, but you really have to look hard to find it.

Prominently displayed are: the names, address and previous addresses, date of birth, employers, several phone numbers, and of course the social security number AND the report number.

Everything you need to steal someone’s identity. Great job, Experian! Experian strives to make sure lots of people become ID theft victims.

With this information, I could also go online and get his entire Experian credit report.

I also received another person’s water bill, an envelope apparently containing a card, addressed to another person and 4 PrivacyGuard privacy notices for other people. Great job, US Postal Service!

Posted by [Christine](#) on 12/22/2004 at 03:24 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (2) [Comments](#) • [Permalink](#)
[Edit](#)

GUS Experian Trading Update

[First Half Trading Update](#)

Experian North America

In dollars, Experian North America grew sales from continuing activities in the first half by 15%, of which corporate acquisitions contributed 8%. The anticipated slowdown in the mortgage refinancing market reduced Experian North America’s total sales growth by 4% in the period.

Excluding corporate acquisitions, Credit achieved mid single-digit growth. There was particular strength in Consumer Direct (which now has 2.0m subscribers to its credit monitoring services) and continued growth in value-added solutions in areas such as on-line notification, fraud and scoring/analytics. Sales growth in Marketing continued to improve, especially in database management and e-mail solutions. Strength in the retail and financial sectors offset some continued weakness in the catalogue sector.

Experian International

Experian International, which accounts for about 45% of Experian’s worldwide revenue, grew sales from continuing activities by 16% at constant exchange rates in the first half. Of this, 7% came from acquisitions.

Credit sales saw further double-digit growth in the first half, led by continued strong performances in consumer information in the UK and Spain, in business information services in France and in decision solutions throughout the region. Marketing showed good year-on-year increases, particularly in business-to-business marketing and the insurance sector. Experian’s continuing outsourcing operations in France also achieved good organic growth.

Posted by [Christine](#) on 10/14/2004 at 05:03 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

CONFIRMED: Experian knowingly reports to creditors FALSE derogatory data NOT disclosed to consumers

I've reviewed the FICO reports and gained a solid understanding of the consumer's credit history: The last derogs were 30 day lates in 1/2000.

On 9/17/04, Experian refused the dispute of the incorrect "not paying as agreed" on the FICO report.

[The dispute - the scans and screenshots](#)

So, that's pretty much it.

Experian KNOWS that it is reporting extremely derogatory and **undisclosed FALSE data** to creditors and scoring software.

Now what?

There's really nothing else I can do or the consumer can do. She doesn't have the money to hire a good FCRA attorney and she most certainly can't borrow funds for a lawsuit with her 600 Experian FICO score.

And the so-called regulators don't give a rat's ass.

"USA!!! USA!!! USA!!! 4 more years!

The greatest country in the WORLD!

4 more years! 4 more years! 4 more years!

4 more years! 4 more years! 4 more years!

4 more years! 4 more years! 4 more years!

... “

Posted by [Christine](#) on 09/26/2004 at 09:29 PM
[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

ALERT: Experian reports different data to creditors than to consumers

Why is the FICO score only 600 when you got lots of good credit and the only derogs are a 98 Ch. 13 and a few 30 day lates, with the most recent late about 4 years ago?

After reviewing both the Experian consumer disclosure and the FICO report, I noticed that a Belk account was

reported differently:

The consumer disclosure: “Current, was past due 30 days.”

The last late: 30 days in 2000 (no month provided!)

The Fair Isaac report:

“not paying as agreed.”

The Score Factors:

1. Serious delinquency or derogatory indicators/remarks, and public record or collection information is being reported on your credit file
- 2. The time since your most recent past due payment is too recent or unknown**
3. The proportion of balances to credit limits (high credit) on your revolving/charge accounts is too high
4. There is evidence of multiple accounts with missing payments or having derogatory indicators/remarks reported

The second score factor definitely looks wrong. The score is too low.

I posted the screenshots at <http://www.fight-back.us/forum/index.php?showforum=26>

Posted by [Christine](#) on 09/09/2004 at 04:26 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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American Agencies - the liars exposed!

[The scanned and posted filings and exhibits](#)

Experian provided a declaration stating that the inquiries were from American Agencies correcting, deleting or reviewing their data. However, there is no permissible purpose in the FCRA for furnishers’ correcting and reviewing data.

After all, it is not necessary to see what’s reported to delete. And don’t furnishers KNOW what they report?

Tom aka Thomas Wells is so freaking stupid he doesn’t know his own first name nor the name of his employer? It’s beyond belief!

[More info at the Fight Back!!! Forum](#)

Posted by [Christine](#) on 08/31/2004 at 05:12 AM

[2003 Credit Suit](#) • [American Agencies - the FTC is investigating!](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)

[Edit](#)

Experian to increase price of reports for creditors and offer discounts for fewer disputes

”... To recover FACT Act compliance costs, Experian will apply an 8% cost recovery charge to the total online credit services revenue for each Experian business client, subject to a minimum of 8 cents per transaction. ...”

I'd really like to know what exactly the costs for the free reports are. In my opinion, NONE.

Experian will heavily advertise their fraudulent fake credit scores and their worthless ID theft monitoring services and the subsequent profits will by far exceed any costs for the free reports.

“... In addition, Experian’s charging structure will reward clients if they improve the quality of the data provided to Experian’s database. This will be done by giving discounts on the cost recovery charge to those clients supplying data who achieve targeted improvements in consumer dispute rates and the overall quality of the data. ...”

Experians KNOWS that many creditors routinely, willfully and knowingly report incorrect and incomplete data.

Don't they have an obligation to terminate these accounts?

And since it looks like they KNOW how many disputes they get for each creditor, I'll be requesting some information about Capital One and American Agencies.

Here's the entire press release:

<http://www.gusplc.com/gus/news/gusarchive/gus2004/2004-08-12/>

“GUS plc news

FACT Act Cost Recovery Programme

12/08/2004

GUS plc, the retail and business services group, today announces that Experian will introduce a revised charging structure on credit reporting services to recover costs associated with implementing provisions of the federal Fair and Accurate Credit Transactions Act (FACT Act).

The FACT Act was signed into law in December 2003, permanently extending the national standards for consumer credit reporting in the US, thereby benefiting the financial services industry as a whole. The Act also requires national credit reporting agencies to provide consumers, on request from a centralised source, one free credit report annually.

To recover FACT Act compliance costs, Experian will apply an 8% cost recovery charge to the total online credit services revenue for each Experian business client, subject to a minimum of 8 cents per transaction. Experian will initiate this cost recovery on 1 October 2004, but will begin at rates reduced by 50% for the three months to 31 December 2004. The full cost recovery programme will become effective on 1 January 2005.

In addition, Experian’s charging structure will reward clients if they improve the quality of the data provided to Experian’s database. This will be done by giving discounts on the cost recovery charge to those clients supplying data

who achieve targeted improvements in consumer dispute rates and the overall quality of the data.

Don Robert, Chief Executive Officer of Experian North America, commented:

“We believe that our approach fairly distributes the cost burden for providing free credit reports across the financial services industry. We have also taken the opportunity to reward clients who improve data quality. This will help to enhance credit decisions, making consumer credit more affordable and accessible.”

Jim Allen, Senior Vice President, Consumer Risk Solutions, Bank of America added:

“When Congress passed the FACT Act, there was a recognition that new burdens and costs would be placed not only on credit bureaux, but also on the consumer credit industry as a whole. Experian’s proposal appears to be an innovative way to improve also the accuracy of credit data, which was one of Congress’ fundamental objectives.”

Enquiries

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Rollo Head

GUS announcements are available on its website, <http://www.gusplc.com>.

Certain statements made in this announcement are forward-looking statements. Such statements are based on current expectations and are subject to a number of risks and uncertainties that could cause actual results to differ materially from any expected future results in forward-looking statements.

Notes to editors

About GUS

GUS is a retail and business services group. Its activities comprise general merchandise retailing through Argos Retail Group, information and customer relationship management services through Experian and luxury goods through a majority shareholding in Burberry Group plc.

About Experian

Experian is a global leader in providing information solutions to organisations and consumers. It helps organisations find, develop and manage profitable customer relationships by providing information, decision-making solutions and processing services. It empowers consumers to understand, manage and protect their personal information and assets. Experian works with more than 40,000 clients across diverse industries, including financial services, telecommunications, healthcare, insurance, retail and catalogue, automotive, manufacturing, leisure, utilities, property, e-commerce and government. Experian has headquarters in Nottingham, UK, and Costa Mesa, California. Its 13,000 people support clients in more than 60 countries. Annual sales exceed \$2.3 billion.

FACT Act objectives

The financial services industry as a whole lobbied Congress for passage of the FACT Act in order to set national standards on critical issues. The new obligations follow two major themes:

Enhancing the accuracy of consumer reports, including the provision of a free annual disclosure to consumers upon request; and

Establishing systems and procedures to prevent identity theft and to assist victims of identity theft in restoring their credit histories.

Experian FACT Act compliance

The FACT Act requires the three nationwide credit reporting agencies, including Experian, to build, maintain and operate a central source through which consumers may obtain a free report from each agency with a single request. Federal Trade Commission rules require that the central source efficiently handle at least 300% of the volume of credit reports currently provided to consumers.

As a result, Experian is expanding computer systems and telecommunications infrastructure, and hiring and training the additional staff needed to handle the anticipated volume of calls. This free service will begin 1 December 2004, with a nine-month rollout beginning in the western states and moving east. One additional region will be added every three months.

Experian data quality programme

From 1 January 2005, Experian will provide incentives by reducing the cost recovery surcharge to clients that improve their data quality through a new Data Furnisher Quality Certification programme.”

Posted by [Christine](#) on 08/12/2004 at 09:11 PM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

EQUIFAX ran my EXPERIAN on 11/15/03

I can't recall seeing THAT before!

Why did EQUIFAX run my EXPERIAN report?

Did I apply for a job or credit with them?

“EQUIFAX CONSUMER SVCS

Address:

1550 PEACHTREE ST NE

ATLANTA GA 30309

Date of Request: 11/15/2003”

These SOFT inquiries were WITHHELD from me while Experian refused to provide me with the real Experian report and the myFICO reports NEVER disclose soft inquiries - of course in blatant violation of the FCRA.

I can't imagine what permissible purpose Equifax could have had to run my credit. Wonder if they got Trans Union too.

Why does Equifax even have an account with Experian?

Update 1/06: This is probably the inquiry for the trimerged report I ordered from Equifax on 11/16/03.

Posted by [Christine](#) on 08/02/2004 at 05:43 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [2004 NEW Suit](#) • [Equifax - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

My Experian FICO: 639 -- CreditExpert PLUS 695

Now you know why they call this totally **fraudulent** credit score “PLUS.”

Apparently Experian made all reports available to me again, I don't know when and why.

I got my “real” Experian report with the more complete account data and soft inquiries and personal data - you need to pretend to want to dispute at CreditExpert to get it.

I could spend about 20 hours analyzing, explaining and posting the differences for the FICO, CreditExpert and Experian reports.

The FICO score is so low because now I have the “inquiry” score factor.

Since I couldn't get Equifax and TU with the FICO scores and score factors, the score info is very limited. Don't waste your money on the Experian with the FICO score unless you absolutely HAVE to get the score, it's quite a waste of money.

I printed all reports, total paper wasted: 12.7 oz

The myFICO report was 47 pages. And all I got was Experian.

I'll try to get the TU and Equifax prior to posting what I have to say about Suze Orman. Somebody ought to wipe that idiotic grin of her face ASAP.

Posted by [Christine](#) on 08/02/2004 at 05:35 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [Fair Isaac - credit scoring fraudware](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Suze Orman MyFICO Kit - Terms of Use to get the Experian FICO report

I wonder how many days consumers need to take off work to review and study all that legalese and to consult with their attorneys to determine whether they should accept all this crap.

USER AGREEMENT:

You must scroll down, read and accept this user agreement before you will be permitted to access FICO-Scored Experian Credit Profile. [Printable Version](#)

User Agreement

You must read and agree before you can access the FICO-Scored Experian Credit Profile (the “Service”)

Verification of Identity

Fair Isaac, the company providing services for the Suze Orman's FICO Kit, works with myFICO Consumer Services Inc. ("MCS") and Experian Information Solutions, Inc. ("Experian") to verify your identity. In the on-line verification process you will be asked certain questions based on the information in your credit report, which MCS will obtain for this purpose from Experian. MCS and Fair, Isaac will use the information in your credit report (including the results from the validation process) for the purpose of validating your identity and providing you with the Service. Provided that your identity can be validated in this on-line process you will be able to enjoy the Service on-line. The verification process supports all fifty states and the District of Columbia. It does not currently support USA territories, military addresses or international locations. By proceeding with the verification process you agree to the use of your credit report by MCS and Fair Isaac for the purpose of validation of your identity to help facilitate the processing of your application.

Your Credit Report

After your identity is verified, we will use your credit report and FICO® score to provide Service to you.

Privacy

In order to verify your identity and obtain your credit report, you provide information about yourself and we obtain your credit report. We collect, use and disclose this information only in accordance with this User Agreement and our Privacy Policy.

Electronic Notices

The Service is available only over the World Wide Web. There is no practical way to deliver our Privacy Policy or other disclosures to you except by displaying them on our web page. By clicking "I Agree" below, you confirm that you have the equipment you need in order to receive our Privacy Policy and disclosures, and you consent to our delivering these electronically.

Trademarks

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You are giving MCS and Fair Isaac written instructions to obtain your credit report from Experian for the purpose of validating your identity.

You are giving Fair Isaac written instructions to act as your agent to obtain your credit report from MCS for the purpose of providing you with the Service. We will collect, use and disclose information only in accordance with our Privacy Policy and this User Agreement.

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Posted by [Christine](#) on 08/02/2004 at 04:25 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [Fair Isaac - credit scoring fraudware](#) • (0) [Comments](#) • [Permalink](#)
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ALERT: American Agencies reports dispute to CRAs, who FAIL to report the dispute to creditors?

Check out the thread at <http://www.fight-back.us/forum/index.php?act=ST&f=3&t=67&st=0#entry161>

I have not seen the reports, but according to the poster the notice of dispute was on the TU and Experian reports after he disputed the collection and requested validation for the fake debt.

I recommended that he order the FICO reports so he can see whether the disputed collection is still impacting on his FICO scores and how it is reported.

There is NO notice of dispute on the FICO reports and the score factors mention the collection.

I talked to the FTC investigator Kauffman about this a few weeks ago, but of course he is clueless about credit reporting.

During my client work over the past couple years I found that it is almost impossible to tell the impact of the dispute notice if you don't look at the FICO reports and sometimes the collection was ignored by the scores and all balances were omitted.

If you have a derogatory account that's reported as disputed by the furnisher and especially if it's your only derog, please check your FICO reports and let me know how the dispute notice effects the reporting.

If you have several derog and especially if they're in the same category, you may not be able to tell whether the account is still rated by the FICO scores, but you'll still see how it is reported to lenders.

The reports at myFICO.com are supposed to be what lenders see - the only thing that counts.

If the CRAs render the dispute notice ineffective, the FDCPA needs to be amended to change to DELETION until an account is validated.

It is also unusual that the Experian FICO is still 720, but I have seen some very high scores for people with extensive

account history despite derogs and this collection is from 98, so it's not that critical.

Posted by [Christine](#) on 07/31/2004 at 06:12 AM

[2003 Credit Suit](#) • [American Agencies - the FTC is investigating!](#) • [Experian - countless violations](#) • [Trans Union - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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2004 GUS - Experian interim and annual reports

[GUS - Experian interim and annual reports](#)

From the [2004 Annual Report, pg. 15](#): (large file)

"Experian

Experian has continued to build momentum as a global leader in the market for information solutions. **It is the largest business in its sector**, with the widest range of solutions, and supports clients **in over 60 countries**. Experian has a clear strategy for growth that is based on continuing to build on its core businesses, while developing new solutions for its clients and undertaking acquisitions that strengthen its global capabilities.

Worldwide sales for the year from Experian's continuing businesses were up 14% and **profit was up 20%**. This was driven by major contract wins, including many outside the main US and UK markets, and by significant product developments.

Experian North America

Experian North America achieved consistent growth during the year, with sales from continuing activities up by 10% and profit up 18%. Credit information and solutions sales increased 12%.

Demand was particularly strong for **fraud solutions**, which was given **further impetus by the USA Patriot Act requiring financial services organisations to verify the identity of customers**.

In the business-to-business sector, Experian captured market share by focusing on key niches such as information on small businesses and their owners, scoring and decisioning, and international information.

Experian continued the programme of **acquiring its 38 affiliate bureaux**, which is giving Experian direct control of an important distribution channel in North America. By the year-end, Experian had acquired 21 of the bureaux at a total cost of \$166m.

Marketing information and solutions sales increased 6%, with sales improving throughout the year, despite difficult conditions within the direct marketing industry. This was helped by new product developments, such as Totalvue Express, which provides a hosted databasemarketing service that can be quickly deployed to give retailers a comprehensive view of customers, whether they are buying through the catalogue, in-store or on the web.

The acquisition of **CheetahMail, a specialist e-mail marketing company**, has strengthened Experian's position in the fast growing web-based marketing sector. It will ensure that Experian can deliver highly integrated, multi-channel campaigns for its clients, many of whom now see **e-mails as an essential element of their marketing strategies**. In business-to-business marketing, Experian capitalised on its expanded capabilities in list fulfilment, enabling

marketers to build instantaneous, customised lists of their best prospects.

Demand for Experian's automotive solutions was strong throughout the year. Gulf States Toyota, with a network of 144 Toyota dealers, was among the companies to choose **Experian's vehicle history reports** as an integral element of its previously owned vehicle certification process.

The reports have also been integrated into the country's leading automotive sales websites, such as eBay. AutoNation, the largest automotive retailer, presented Experian with its 2003 Supplier Award for Best Technology.

Direct-to-consumer sales increased by over 40% during the year, as Experian Consumer Direct continued to strengthen its lead in this fast growing market. By the year-end, the service had over **1.7m subscribers**. Consumer Direct's market lead was reinforced by **exclusive integration agreements with major Internet portals such as AOL, MSN and Yahoo**.

The **acquisition of MetaReward**, an Internet loyalty marketing company, is helping Experian to develop additional services for consumers, including the ability to earn **gift cards** that can be redeemed at leading retailers. Profit from Experian's 20% holding in **FARES**, its real estate information associate, increased by 27% to \$63m. FARES' lead in the real estate information market was strengthened by the acquisition of Transamerica Finance Corporation's real estate tax services and flood hazard certification businesses." [Emphasis added]

Posted by [Christine](#) on 06/22/2004 at 03:45 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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GUS to demerge Experian?

[Parent Company Confirms Review that Could Spin off Experian](#)

"May 27, 2004 ? LONDON - John Peace, chief executive of GUS, has announced during a presentation of the retailer's preliminary results that the board has decided to undertake a two-year strategic review that could result in a demerger of Experian.

The review will consider "all strategic options", which could include keeping the group's current structure, including retail chains Homebase and Argos, or a demerger of Experian, which analysts have valued at between ?3.5bn (\$6.43 billion) and ?4.5bn (\$8.26 billion) as a standalone company.

In the 12 months to March 31 2004, GUS reported group sales up 6% to ?7.5bn, with underlying profits up 29% to ?827m. **Experian's sales were up 14% to ?1.29bn with profits up 20% to ?282m.**

..."

That they are allowed to personally profit from the damages they inflict on consumers with their false and incomplete credit reports is just beyond belief. Why don't more attorneys go for jury trials?

Posted by [Christine](#) on 05/27/2004 at 01:20 PM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

3/16/04 Experian/Jones Day letter - I have NO idea what's going on

Courtney Vaudreuil with Jones Day, the Experian and CIC legal team, replied to [my 2/28/04 letter, Exhibit AN](#)

Her reply is scanned below and she confirms that "... you are not able to dispute items over the internet, ..."

Why IS that? Why can't I dispute on the net and on the phone like everybody else? **Why are all the CRAs retaliating?** I have no idea what she is saying in the second paragraph, whether my questions are about Experian or the ConsumerInfo.com report. I really don't give a rat's ass that "Consumerinfo.com is a separate corporate entity from Experian." I had questions about [the 2/27/04 CIC report, my Exhibit AN-3](#).

Why can't I get any answers? Why is she acting like she doesn't know which report I'm talking about?

She HAS the exhibits, they were mailed WITH my letter!

I had sent questions about the CIC privacy policy directly to CIC, and she wrote on 1/13/04 that I need to send questions to her (see the scan below). So I did, and now THAT!

Then she gives me a lecture on discovery and assures me "I am willing to help you resolve any alleged inaccuracies on either your Experian credit file or Consumerinfo.com report. However, as we are currently in litigation, my treatment of this matter must follow the appropriate rules and procedures set forth under Federal and local laws."

She's telling me to (deleted) off. Just great. Of course they're ALL telling me to (deleted) off. They're so skilled.

And she's asking for DOCUMENTS to prove that Trans Union claims that CIC is altering their data.

Of course all I have is the telephone recording from Lisa at TU and the transcript, Exhibit P-3. Haven't posted the transcript yet, but here's [the audio file](#). Sorry it's such a large file, 1.5 mb, maybe somebody can make that a little smaller?

I wonder if they expect me to die or something.

They know exactly how screwed up their credit reports are, they know that I can prove it, why aren't they AT LEAST trying to look like they're concerned with their FCRA non compliance?

This sure explains why most Americans are living in a daze, drugged, drunk and watching TV. It's tough to want to deal with this reality. It seems like the only functioning brains are working for evil corporation, trying to make sure nobody wants to think.

The 3/16/04 letter:

JONES DAY

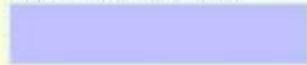
555 CALIFORNIA STREET, 26TH FLOOR • SAN FRANCISCO, CALIFORNIA 94104
TELEPHONE: 415-626-3939 • FACSIMILE: 415-875-5700

Direct Number: (415) 626-3939
cevaudreuil@jonesday.com

002386
026123-100002

March 16, 2004

VIA US MAIL

Ms. Christine Baker


Re: Baker v. Experian, etc. et al.

Dear Ms. Baker:

I received your correspondence dated February 28, 2004 and am writing to clarify a couple issues.

Initially, I want to apologize if there has been any confusion as a result of our telephonic conversation last month. Your letter indicates that your impression is that Experian is refusing your "credit disputes" because you are currently in litigation. This is not the case. While you are not able to dispute items over the internet, you are still able to mail disputes to Experian. My suggestion to you had been that because we are in litigation, it would be more efficient for you to send your disputes to me so that I can monitor them.

Your letter raises several questions and concerns regarding information appearing on your Consumerinfo.com "tri-merged report." I would like to reiterate that Consumerinfo.com is a separate corporate entity from Experian. I assume that when you refer to a "CIC (Experian) tri-merged report" you are referring to a tri-merged report you received from Consumerinfo.com, and not specifically to any Experian credit information included in any such a report. If this is not the case, please let me know.

Additionally, your letter contains several questions for which you would like responses (e.g. Why does the CIC report not contain the "soft inquiries.>"). If you intend this correspondence to be treated as discovery, I will respond accordingly at the proper time. However, you may want to familiarize yourself with the Federal Rules of Civil Procedure regarding discovery. I understand that you are not an attorney, but it may help you to avoid running into problems later during the discovery process. For example, according to FRCP 26(d), you may not seek discovery prior to the parties conferring as required by Rule 26(f). There are also additional form and service requirements for propounding discovery.

Finally, you allege that Trans Union has informed you that Consumerinfo.com has allegedly manipulated Trans Union data. If you could please provide me with any documents

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PARIS • PITTSBURGH • SAN FRANCISCO • SHANGHAI • SINGAPORE • SYDNEY • TAIPEI • TOKYO • WASHINGTON

JONES DAY

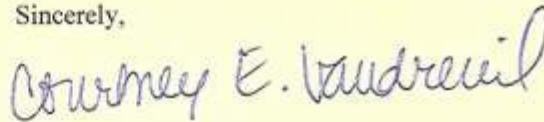
Ms. Christine Baker
March 16, 2004
Page 2

you may have from Trans Union stating such, it would help greatly with my evaluation of this claim.

As I previously stated, I am willing to help you resolve any alleged inaccuracies on either your Experian credit file or Consumerinfo.com report. However, as we are currently in litigation, my treatment of this matter must follow the appropriate rules and procedures set forth under Federal and local laws.

Should you have any additional questions or concerns, or if my understanding of your letter is incorrect, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "Courtney E. Vaudreuil". The signature is written in a cursive style.

Courtney Elena Vaudreuil

C:\temp\C.Apps.Notes.Data\SFI_508222_v1_Baker v_ Experian - letter re_ discovery.DOC

The 1/13/04 letter:

JONES DAY

555 CALIFORNIA STREET, 26TH FLOOR • SAN FRANCISCO, CALIFORNIA 94104
TELEPHONE: 415-626-3939 • FACSIMILE: 415-875-5700

Direct Number: (415) 626-3939
cevaudreuil@jonesday.com

002386:lfj
026123-100002
SF1-506465v1

January 13, 2004

VIA US MAIL

Ms. Christine Baker
989 S. Main Street, A-150
Cottonwood, Arizona 86326

Re: Baker v. Experian Information Solutions, Inc. et al.

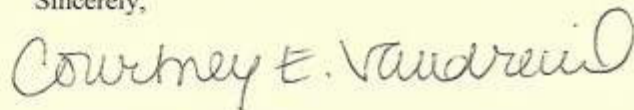
Dear Ms. Baker:

I received a communication recently from Consumerinfo.com indicating that you had some questions regarding their privacy policies.

As Experian, Consumerinfo.com, and Craig Smith are currently defendants in your lawsuit pending in the District Court of Arizona, I ask that any questions or concerns you may have regarding any of these parties please be directed to me.

Please do not hesitate to contact me with any questions or concerns you may have.

Sincerely,



Courtney E. Vaudreuil

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IRVINE • LONDON • LOS ANGELES • MADRID • MENLO PARK • MILAN • MUMBAI • MUNICH • NEW DELHI • NEW YORK
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Posted by [Christine](#) on 03/23/2004 at 11:50 AM
[Experian - countless violations](#) • (17) [Comments](#) • [Permalink](#)
[Edit](#)

My 10/05/01 dispute with Experian

The Union Bank account that was just corrected in September to "closed by consumer" had the notation:

"Status: paid. \$0 past due as of 8-2001"

Huh? I must be missing the part on the ADVS that says that is was past due.

Obviously, this is a derogatory notation, although I don't know how Fair Isaac rates it.

For a manual review the MIS report indicates that the account **was past due at some time** and that I then paid the delinquent balance. Of course that's not true.

I actually never used this account, it was an overdraft line and I don't usually write bad checks.

Note that I addressed the dispute to Experian, but they forwarded it to MIS.

Christine Baker
989 So. Main St. A-150
Cottonwood, AZ 86326

BBA21

Experian
P.O. Box 9595
Allen, TX 75013

10/05/01

To Whom It May Concern:

Enclosed is my credit report with the highlighted disputed accounts:

1. American Agencies collection – not legit, please remove
2. Union Bank/Calif – please remove the "past due" notation

Sincerely,



Christine Baker

The dispute:

Posted by [Christine](#) on 03/12/2004 at 01:47 PM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

MIS Exhibit 6: 8/27/01 ADVS Union Bank

The Union Bank ADVS shows that the "Hist. Status # mo" was changed from 18 to 0. I have no idea what that means.

Also, the "SCC: undef. Amt." was deleted as with Cap. One.

I had disputed that it was closed by me, not the credit grantor, and it was corrected.

Union Bank is a problem account with Trans Union, as they report it as "**unrated**" and I'm afraid to dispute it because it might get deleted. I also would not dispute a "closed by credit grantor" again -- this was 2001 and I didn't know how important account history is for FICO scores.

ADVS ID: 344330
Clinic?: U

VERIFIED
AUTOMATED CONSUMER DISPUTE VERIFICATION Created: / / TRW
Response Due: 08/27/2001
Page: 0

Ctrl#: 1390914595009 G116131

===== ORIGINATOR INFORMATION =====
CREDIT DATA SOUTHWEST Office: 101
===== RESPONDER INFORMATION =====
Subscriber #: 3152902 Short Name: UNION BANK/C Mailbox ID: G133331
Full Name: UNION BANK OF CALIFORNIA
Verified by: DAVIS, NEAL

===== CONSUMER INFORMATION =====
Acct#: 1371024389 GC SSN D.O.B. Age
1371024389 [REDACTED] / / 0
Name.: BAKER, CHRISTINE / / 0
BAKER, CHRISTINE
AKA.: , Phone #: () -
() -
Current Address:
Street...: 989 S MAIN ST A-150
989 S MAIN ST A-150
City, ST: COTTONWOOD, AZ Zip: 86326-
COTTONWOOD, AZ 86326-
Previous Address:
Street...:
City, ST: , Zip: 00000-
00000-

Agf

===== CURRENT/HISTORICAL ACCOUNT INFORMATION =====
Date | /--- Present Status ---\ | High | Crr | 1: DEEEEEEEEEEE | Type |
Opened | Date Cond Balance Past Due | Balance | Hst | : DEEEEEEEEEEE | Acct | MOP
11/1998 | 04/29/2000 A2 | | | D | 13: EEEEEEDDDDD | |
11/1998 | 04/29/2000 A2 | | | D | : EEEEEEDDDDD | |

Metro Stat | Credit | | Date of | Date of | Serious/ | | Date | Hist. Status |
Date Code | Limit | Trm | Lst Pmt | Action | Chrg Off Amt | Closed | #Mo. 30 60 90 | ECOA
04/2000 12 | 300 | 10 | / | / | / | / | / | 18 | 0 0 0 | 1
04/2000 12 | 300 | 10 | / | / | / | / | / | * 0 | 0 0 0 | 1

Acct | Own | Monthly | Pmts | Max. Delinquency | Max. Delinq | Max. Delinq | MR1: /
Type | Rent | Payment | Due | Date Amount MOP | Date MOP | Date MOP | MR2: /
15 | | | 0 | / | / | / | / | MR2: /
15 | | | 0 | / | / | / | / | /

Code/Remark: /
/ SCC: M Undef.Amt:
M

Remark1: CONSUMER STATES THIS ACCOUNT WAS CLOSED AT HER REQUEST, NOT AT THE
CONSUMER STATES THIS ACCOUNT WAS CLOSED AT HER REQUEST, NOT AT THE
Remark2: REQUEST OF THE CREDIT GRANTOR. PLEASE VERIFY
REQUEST OF THE CREDIT GRANTOR. PLEASE VERIFY
Indicates that the credit grantor has updated this field

DISPUTE/RESPONSE INFORMATION
Dispute #1: 007- Disputes present/previous status/MOP rating/payment pattern.
Please verify all current and previous payment history including applicable
fees and balances.
Response #1: 999- Free form response - see "Credit Grantor Response To Dispute
Comment" field.
Dispute Comment: CONS ST, PAID ACCT ;BAL DATE:08/13/01;STAT DATE:08/13/01;
Response Comment: CLOSED BY CONSUMER

RECEIVED
AUG 27 2001

The ADVS:

Posted by [Christine](#) on 03/12/2004 at 12:24 PM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Why did MIS/Experian ask who an account belongs to?

Account name: _____
Account number: _____
This item is incorrect because: (Choose only one)
 payment never late
 paid in full
 account closed
 not my account. Please state who the account belongs to: _____
 other; explanation is required: _____

It's pretty obvious. They didn't want consumers disputing accounts as not theirs.

What gives Experian/MIS the right to ask this question?

Posted by [Christine](#) on 03/12/2004 at 09:47 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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OUCH! RNB ran my Experian ...

On 2/27/04, I called Retailers National Bank on my Mervyns account. I noticed that they had reduced the limit from \$400 to \$200.

They told me that they reduced the limit because I haven't used the card and to "protect me". So I asked what it takes to increase my limit again, and she said she'd have to run the credit. Thinking they'd do an account review, I didn't care.

I just checked PG and it's a HARD inquiry. And, they only raised the limit to \$300. Ack!

Posted by [Christine](#) on 03/10/2004 at 05:00 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Experian lies to minimize disputes

"Experian cannot delete or change information that is accurate or that has been verified as accurate."

That's the big lie. The FCRA specifically REQUIRES CRAs to review and consider consumer documentation:

[? 611. Procedure in case of disputed accuracy \[15 U.S.C. ? 1681i\]](#)

(a) Reinvestigations of disputed information. (4) Consideration of consumer information. In conducting any reinvestigation under paragraph (1) with respect to disputed information in the file of any consumer, the consumer reporting agency shall review and consider all relevant information submitted by the consumer in the period described in paragraph (1)(A) with respect to such disputed information.

Experian credit report prepared for [REDACTED]

Your report number is [REDACTED]

Report date: March 07, 2004

Disputing an item



Experian cannot delete or change information that is accurate or that has been verified as accurate.

I'm sure this outrageous lie saves Experian many millions of dollars.

Posted by [Christine](#) on 03/07/2004 at 07:18 AM

[Experian - countless violations](#) • (3) [Comments](#) • [Permalink](#)
[Edit](#)

The Postal Service reports to Experian

From the ConsumerInfo.com credit monitoring service:

"Address Changes: The following address changes were reported to Experian by the United States Postal Service (Information is taken from Notification for Change of Address form)."

Posted by [Christine](#) on 02/25/2004 at 05:28 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Another Experian order decline

I tried to submit the online dispute of the Cap One limits.

The CreditExpert monitoring service now has an option to dispute online with Experian, but apparently I'm still blocked.

Not only did I just PAY for the CreditExpert (Experian) credit monitoring service with MY credit card, but I also answered several security questions.

Their "Error" message is as idiotic as ever:

"We are unable to allow access to our online dispute service. We understand that the privacy and security of your information is important to you; therefore, we cannot provide a specific reason as to why we cannot allow access. Our

registration process is designed to ensure that your credit information is released only to you. You must have a current copy of your personal credit report from Experian in order to dispute information. Please call 1 866 851 6901 to order your report through our automated service."

I called the automated 866-851-6901. Maybe it's because it's late, but I need some help here. I couldn't figure out which option to select to submit my dispute. I listened to various messages on how to order your report.

I do not want to ORDER my report, I want to dispute. If anyone knows how to dispute by calling this number, please post or e-mail. Despite my repeated notices to Experian that ONLY online access is reasonable secure, and my Exhibit A proves how frequently mail is misdelivered, Experian decides to not only inconvenience me, but subject me to ID theft by refusing online access.



Personal Credit Report



We are unable to allow access to our online dispute service. We understand that the privacy and security of your information is important to you; therefore, we cannot provide a specific reason as to why we cannot allow access. Our registration process is designed to ensure your credit information is released only to you. You must have a current copy of your personal credit report from Experian in order to dispute information. Please call 1 866 851 6901 to order your report through our automated service.

[Exit >>](#)

Posted by [Christine](#) on 02/11/2004 at 04:46 AM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Talked with Experian attorney - CreditData SW acquired by Experian

Courtney Vaudreuil called today, and we talked about a number of issues.

I've been expecting Experian to buy CreditData SW, but it went right by me, as of September Experian handles all disputes. However, claims prior to September remain separate, CD SW still exists as a separate corporation.

Courtney wanted to know what my remaining claims are, and I can't even begin to list them all.

I tried to dispute the Cap One missing limit recently online and my dispute was refused. She told me that's because I'm in litigation and disputes are to be directly submitted to the attorneys, i.e. her.

Strangely, I specifically mentioned the Cap One limits in my complaint as well as numerous subsequent filings, but the limits are STILL missing.

What's one to do?

Courtney said she read my web sites and it's clear that I'm concerned with bigger issues than my credit report, but that the judge wants to focus on my credit report and that I should submit to her my report with the problems and work towards settling.

Well, there really are no other problems other than the limits and nitpicking over recent payments that aren't reported or are reported incorrectly, stuff like that.

I did tell her that I have numerous NEW problems since the filings, especially because CreditExpert now sells the ConsumerInfo.com INCOMPLETE reports since 1/21 or so.

Things aren't getting better, they're getting worse.

She suggested that I might be better off taking this to Congress, but of course I have to have a court order stating that it is legal to sell incomplete consumer disclosures first.

The judge ruled last week that he thinks the ConsumerInfo.com reports provide more complete information! All it takes is to count the data fields on the Experian report and then on the ConsumerInfo.com report, and the numbers will show that ConsumerInfo.com is deleting lots of data.

Here's a challenging calculation:

The FCRA limits the fee for the consumer disclosures to \$9. Courtney wasn't aware of an increase.

ConsumerInfo.com (and all CRAs) sell tri-merged reports for \$30+, sometimes \$39.

Let's analyze this problem. A tri-merged report contains 3 consumer disclosures. $3 \times 9 = 27$

Soooo. Are we paying extra for the deleted data?

I have so many issues with Experian, ConsumerInfo.com and CreditExpert, I obviously have to prepare a supplemental complaint.

Posted by [Christine](#) on 02/02/2004 at 06:47 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [MIS \(CreditData SW\) - AZ Experian affiliate](#) • (0) [Comments](#) • [Permalink](#)
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More on CreditExpert and the FCRA violations

After spending some time at CreditExpert, I found the following major changes/violations:

It is as incomplete as ConsumerInfo.com (PrivacyGuard) reports, missing dates for derogs, closing dates, aging dates, payment history, etc.

NO soft inquiries, clearly another FCRA violation.

NO Experian report number, resulting in the inability to make phone disputes with Experian (I will have to do a test

next week to see if they made any changes to the Experian phone dispute requirements.)

No more online disputes (not illegal, just another reason not to pay for it.)

And of course the new "PLUS" score is nothing but another snake oil score - a total fraud.

The free trial is still there, 30 days, you still get daily reports but it's a very tedious process, make sure you CANCEL within 30 days. It's not worth paying \$90/year for that crap.

Posted by [Christine](#) on 01/31/2004 at 09:00 AM
[Experian - countless violations](#) • (8) [Comments](#) • [Permalink](#)
[Edit](#)

CreditExpert monitoring cost?

Since CreditExpert (Experian) changed the site last week, I can't find any info on how much the monitoring is.

[The signup form doesn't say.](#)

"A free Experian Credit Report so you can make sure everything is current and accurate."

You get only ONE report? No longer unlimited access?

No free 30 day trial? Experian still has the link to the free trial, but it doesn't say anything about it on the signup page.

Posted by [Christine](#) on 01/31/2004 at 05:29 AM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Experian selling reports for \$14.95, the FTC increased from the \$9 max?

Just about all the bureaus and resellers have been overcharging for the tri-merged reports, but this is the first time that I see a [\\$14.95 fee for an Experian report.](#)

Did we have any changes to:

3. The Federal Trade Commission increased the maximum allowable charge to \$9.00, effective January 1, 2002. 66 Fed. Reg. 63545 (Dec. 7, 2001).

Is it \$14.95 now?

Posted by [Christine](#) on 01/31/2004 at 04:33 AM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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CreditExpert crashed - Experian "special handling"

Wanted to include today's Experian as exhibit to my FTC/FCC reply, but CreditExpert has been seriously down for hours.

Tried Experian directly, and got:

"Your report requires special handling. Please call us at 1 800 493 1058. Be sure to tell us that you received this message that your report requires special handling."

Posted by [Christine](#) on 01/23/2004 at 11:37 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

UK Groups -- What exactly are those "groups"?

I had a quick look at [Media tycoon Conrad Black resigns](#)

"The move follows an internal inquiry which found that Lord Black and other executives had received more than \$32m (?19m) in unauthorised payments.

The group's other assets include the Chicago Sun-Times and Jerusalem Post."

This really has nothing to do with credit, but I've been wondering what these UK "groups" are since I learned about the GUS Group (Experian).

Posted by [Christine](#) on 11/17/2003 at 01:07 PM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Credit Research v. Experian

This case ([posted at CreditCourt](#)) is most interesting to me for several reasons:

- 1) Experian had my credit report account shut down too, but didn't even bother to provide any warnings or any explanation whatsoever. I was blacklisted for years, and could still be blacklisted.
- 2) Antitrust concerns have been raised by many resellers. Apparently all 3 CRAs want all the consumer business themselves.

"Mortgage Credit Reporting Market Has Competitive Problems, AAI Tells Congress. AAI Research Fellow Jonathan Rubin's Report, Endorsed by CFA, Cites Price Squeeze by National Credit Repositories."

[The CreditCourt thread](#)

- 3) The bureaus CLAIM to be concerned with the FCRA requirements.

From Credit Research v. Experian: "[14]

In order to safely transmit consumer credit reports directly to the consumer who is the subject of the report, the credit reporting agency must utilize rigorous procedures to verify the identity of the person requesting the report. "

Of course nothing could be further from the truth. Experian's ONLY concern is the increase in profits, and I outlined that quite well in my Objection to their CEO Craig Smith's Motion to Dismiss.

If Experian WAS concerned with FCRA compliance, they would make sure that only their clients WITH a permissible purpose access consumer reports and they would clearly identify the permissible purpose for each inquiry.

I sued Experian last year in small claims for my COMPLETE report. The complete report INCLUDING the permissible purpose of the entities who accessed my credit report.

Experian is the only CRA categorically refusing to identify promotional inquiries, misleading consumers to believe that any unauthorized inquiries without a permissible purpose are PROMOS.

Of course Experian fails to comply with the FCRA requirement for complete consumer disclosures to PROTECT THEMSELVES AND THEIR CLIENTS from lawsuits.

When consumers don't know which inquiries were promos, they won't sue Experian and their clients.

In my own case, I had NUMEROUS inquiries without a permissible purpose, but I was also thinking they were promos.

And as always, Experian IGNORED my request for complete consumer disclosures. Their Carla Blair didn't even respond to my complaint and faxes, and she lied in mediation.

RICO is the way to go. They KNOW they are inflicting damages on consumers, and maliciously continue to violate the FCRA in order to protect themselves and their clients.

If that's not a CRIME, nothing is.

Posted by [Christine](#) on 10/16/2003 at 06:59 AM

[Experian - countless violations](#) • (2) [Comments](#) • [Permalink](#)
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Experian fails to report consumer disputes in violation of the FCRA

This is really important, and I'm always thrilled to see people who file those complaints with the FTC. Of course they do nothing but ignore those complaints, but it's important to be able to PROVE that the FTC knows what's going on and fails to act.

After all, this isn't about ONE violation damaging ONE consumer, it's about the Experian way of doing business and ignoring the FCRA entirely, intentionally and maliciously.

The FCRA requires that consumer disputes be reported on consumer reports. I believe that Trans Union also ignores this provision.

The discussion and FCRA quotes are at [CreditForum.org](#).

Posted by [Christine](#) on 10/03/2003 at 06:51 AM

[Experian - countless violations](#) • (5) [Comments](#) • [Permalink](#)
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Experian CEO Craig Smith's Response

I just scanned the filing and posted it at CreditCourt:

[9/8/03 - Craig Smith's Reply in Support of his Motion to Dismiss](#)

I don't know anything about the law, but it seems to me that **ANY attorney should be able to put Craig Smith in prison for a LONG time using my filings.** If Craig Smith STILL doesn't *legally* know that Experian and ConsumerInfo.com are defrauding consumers on a MASSIVE scale, what could one possibly do to create some awareness?

I'm so tempted to dismiss all the bureaus and refile, SO much has happened since March and is missing in my complaint.

But then I'd never know the outcome of this case. I have to remind myself that the main purpose of my suit is to document and publish what happens.

Have to be patient

Posted by [Christine](#) on 09/21/2003 at 03:07 AM
[Experian - countless violations](#) • (2) [Comments](#) • [Permalink](#)
[Edit](#)

My Objection to the Craig Smith Motion to Dismiss

Well, that was good practice - I'm sure the TU and Equifax CEOs will be next.

Posted my Objection at <http://forum.creditcourt.com/discus/messages/803/2106.html>

I could use a week off.

Posted by [Christine](#) on 08/28/2003 at 12:04 PM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Experian's Ms. Hysmith left VM

Of course she called while I was on the phone with CreditData SW, she left their mailing address.

What bothers me most is their attitude that they call me at THEIR convenience. The consumers are supposed to sit by their phone and do nothing else until Experian returns the call. Why couldn't I just hold?

Posted by [Christine](#) on 08/27/2003 at 07:07 AM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
[Edit](#)

Called Experian - they refused my call

Last night I got this message when I tried to dispute online:

"?Your report requires special handling. Please call us at 1 800 493 1058. Be sure to tell us that you received this

message that your report requires special handling.?

I called and spoke with Martha, in the team Challengers:

She told me to call the 602-528-7785 for CreditData SW. I read to her the entire message above, but she refused to assist me or to transfer me to a supervisor.

I requested a toll-free number, and Martha stated that this # was local to me. I assured her that it is NOT local and asked whether they would reimburse me for the cost of the call. She stated that I would not be reimbursed. She again declined my request to be transferred to a supervisor and hung up on me.

I called back and spoke to Ron Gilbert. Asked why the online decline gave me their number when they couldn't help me. He didn't know. He again gave me the CreditData SW number. I asked why he couldn't provide me with a toll free number and he stated that's all he has. I requested to be transferred to a supervisor, he told me she was not available. Bethany Hysmith will call me back.

Posted by [Christine](#) on 08/27/2003 at 06:03 AM

[2003 Credit Suit](#) • [Experian - countless violations](#) • [MIS \(CreditData SW\) - AZ Experian affiliate](#) • (2) [Comments](#) • [Permalink](#)
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Can't dispute online with Experian

Tried to dispute my Cap One missing LIMITS:

"Your report requires special handling. Please call us at 1 800 493 1058. Be sure to tell us that you received this message that your report requires special handling."

I still got the report.

Posted by [Christine](#) on 08/26/2003 at 04:56 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Experian Press Releases

[Experian Press Releases](#)

Posted by [Christine](#) on 08/23/2003 at 04:32 AM

[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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Experian corporate info

From [Overview](#)

Experian has clients in more than 50 countries.

In the United States, Experian maintains credit information on 205 million consumers and 14 million businesses.

Experian processes 1.4 million consumer transactions each day on behalf of clients, at an average speed of half a second per transaction.

More than one seventh of the world's population has been classified by Experian into demographic groups for target marketing. [Experian web sites](#)

Experian is owned by GUS:

[The organisational chart](#)

From [Group overview](#):

"GUS is a retail and business services group. We provide information and customer relationship management services through Experian, general merchandise through Argos Retail Group and luxury goods through a majority shareholding in Burberry Group plc.

In the year ended 31 March 2003, GUS had sales of ?7.1 billion and profits (before goodwill, exceptional items and taxation) of ?642 million."

[07/23/2003 GUS plc First Quarter Trading Update](#)

"Experian's worldwide sales increased by 16% at constant exchange rates, again showing double-digit growth in both North America and International. It continued to win new contracts in all major business areas.

Experian North America

In dollars, Experian North America grew sales by 14% in the first quarter.

Credit Information and Credit Solutions sales together increased very strongly. This was led by continuing high demand for credit profiles from the mortgage sector in a quarter where mortgage originations were exceptionally high. **In the first quarter, Experian's direct-to-consumer business grew by 78% year on year, with the number of paid members reaching 1.6m, up from 0.9m a year ago.** An additional three affiliate bureaux were purchased in the first quarter, bringing the total to 14.

Marketing Information and Marketing Solutions sales together were also ahead of the same period last year, against a background of continuing subdued demand in the direct marketing industry.

FARES, the real estate information joint venture, had another exceptionally good quarter, again driven by strong mortgage refinancing activity."

From <http://www.gusplc.com/gus/investors/reportsaccounts/annrev03/annrev03.pdf>

Continued sales and profits growth

This has been our third consecutive year of sales and profit growth. Sales in the year to March 2003 increased by 11% and profit before amortisation of goodwill, exceptional items and taxation by 16% . Experian, Argos and Burberry all reported record profits.

Experian has further strengthened its position as a leading global business solutions company, providing strategic support to clients in over 60 countries.

Experian

Experian helps organisations to target, acquire and manage new customers and develop successful customer relationships. Its clients operate in a diverse range of sectors, including financial services, telecommunications, healthcare, insurance, retailing, automotive and government.

Experian delivered global sales growth of 12% and profit growth of 20% last year, at constant exchange rates. This was driven by the improving underlying sales performance of Experian North America, the continuing strong progress of Experian International and the benefit of strategic acquisitions.

Throughout the year, Experian built on its leading positions in the US and UK, while extending its reach internationally. A number of key acquisitions were made to enhance Experian's global product range and to support its development within important growth markets.

Changes were also made in the global management structure to assist Experian in leveraging resources on a worldwide scale. In March 2003, Craig Smith, formerly CEO of Experian North America, became Chairman of Experian worldwide. He was succeeded by Don Robert, formerly Chief Operating Officer in North America.

John Saunders, who continued as CEO of Experian International, took on responsibility for Experian's global decision solutions business. This followed the acquisition of Experian's remaining stakes in Scorex, an international provider of credit solutions. Experian had been operating joint ventures with Scorex since 1996 and will now be able to develop an integrated product range for decision solutions, available across a wide range of markets.

Experian North America

Experian North America performed strongly during the year, despite some challenging market conditions. There were productivity gains and major new contracts throughout the business, with sales up 13% and profits up 20% in dollars.

Excluding the acquisition of ConsumerInfo.com, credit information and solutions sales increased 8% , helped by demand from clients in interest rate sensitive sectors, especially the mortgage refinancing market.

Demand for fraud protection systems was particularly strong, with clients of Experian s National Fraud Database reporting a dramatic reduction in losses after incorporating the database within their credit application processing systems. The ability to authenticate consumers over the Internet was another growth area, allowing clients such as VISA, Dell Financial Services, First American Payment Processing and Yahoo to reduce fraud and improve each customer's online experience.

Experian also embarked on a major programme to acquire its 38 affiliate credit bureaux. This will provide Experian with direct control of an important distribution channel and ensure that the clients of these affiliates have direct access to the full range of Experian products.

Demand for marketing information and solutions continued to be affected by difficult market conditions, with most clients reducing expenditure in this area. Despite this, sales were on an improving trend throughout the year and up 4% during the last six months. AOL, Citigroup and Dell were among the companies that awarded major contracts to Experian in order to enhance their ability to reach new customers.

There was particularly strong demand for Truvue, the Experian customer management solution, which enables businesses to integrate the records of different business units or databases in order to create a single view of each customer.

Direct-to-consumer sales now account for 11% of Experian sales in North America, compared to less than 1% in the previous year, following the acquisition of ConsumerInfo.com. This business provides consumers with online access to their credit reports and has been combined with Experian's own direct-to-consumer operation to create the clear leader in this growing market.

The recent acquisition of PromiseMark will enable Experian to strengthen its direct-to-consumer offer even further by providing insurance against identity theft, one of the fastest growing crimes in the US.

The FARES joint venture, which is Experian's chosen way of competing in the real estate information sector, had another good year and continued to benefit from strong activity in the mortgage-refinancing market. Experian's 20% share of FARES profits was up \$ 6m to almost \$ 50m.

Experian International

Experian International, which accounts for 40% of Experian's worldwide sales, had another successful year. Sales increased by 11% and profit by 21% at constant exchange rates.

Sales of credit information and solutions grew by 15% , with particularly strong growth in business information and account processing. Experian's presence outside the UK was significantly enhanced by the acquisition of Nordic Info Group, the leading consumer and business credit information provider in Denmark and Norway. The acquisition brought the total number of information bureaux operated by Experian to 16 and provided a strong platform for the sale of a full range of integrated information and decision support solutions.

Experian also benefited from recent investments to bring its consumer marketing and decision solutions skills to the field of business information. This resulted in a range of new products, including commercial versions of Experian's credit application processing system, Autoscore, and its geodemographic profiling system, Mosaic.

As in North America, Experian International is meeting the growing demand for credit solutions, not least in the fight against fraud. In the UK alone, card not present fraud increased by over 60% during 2002, as criminals used stolen credit card details to make purchases over the telephone and Internet.

Significant progress was also made in account processing, with a number of major contracts awarded to Experian by clients expanding their operations into Europe. In the UK, Experian supported the pilot of the new Marks & Spencer joint credit and loyalty card.

Sales of marketing information and solutions grew by 14% , despite difficult market conditions. This was driven by strong growth in the automotive and insurance sectors.

Within the automotive sector, Experian continued to enhance its Car Data Check database, while developing the market for dealer management and sales reporting systems. Lexus, the luxury car manufacturer, was one of a number of automotive clients to adopt an automated online system in order to make faster and more informed marketing decisions.

Outsourcing accounted for about 30% of Experian International's sales and showed 4% growth in the year. In the UK, Experian won a major contract from NTL to supply consumer billing services. In Italy, Experian was chosen by CartaSi, the country's leading bank card, to support its customer contact operation.

In the UK, Experian enhanced its ability to provide strategic advice to clients with the acquisition of one of the leading economic consultancy groups, Business Strategies. The combination of Business Strategies analysis and forecasting abilities with Experian's information assets will open up new areas of expertise and product development.

[Numerous Financial reports and accounts](#)

Posted by [Christine](#) on 08/23/2003 at 04:00 AM

[Experian - countless violations](#) • (1) [Comments](#) • [Permalink](#)
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Craig Smith, Chairman of Experian worldwide

Found out that Craig Smith was promoted from CEO Experian North America to Chairman of Experian worldwide.

[The 3/25/03 GUS announcement of the Board appointment](#)

"Craig Smith, 51, was appointed CEO of Experian North America in June 2000. Before this, he was **one of five founding executives of MBNA America Bank** and spent 12 years with the bank from its launch in 1982. Mr Smith has over 30 years of senior financial services experience and, from 1994 to 2000, ran his own international management consultancy, Hamilton Partners, specialising in advising financial services organisations."

Below is Craig Smith's bio and the GUS (Experian's parent company) director compensation for the year ending

Home	About GUS	Investors	News	GUS businesses	Responsibilities
Home > Responsibilities > Corporate governance > The Board					
Responsibilities		The Board			
Corporate governance		 <p>Craig Smith (52) Chairman, Experian</p> <p>Craig Smith studied business management at Towson University in Baltimore, Maryland before joining Maryland National Bank in 1973. Here he gained experience in all areas of retail lending and bank operations, becoming Vice President.</p> <p>In 1982, Craig Smith was one of five founding executives of MBNA America Bank and spent 12 years with that organisation. He went on to become Chairman and founder of Hamilton Partners, a management consultancy specialising in advising financial services organisations.</p> <p>Craig Smith joined Experian in June 2000 as Chief Executive Officer for Experian North America. In March 2003, he joined the Board of GUS plc and was appointed Chairman of Experian worldwide.</p> <p>Craig Smith is involved with a number of local charitable organisations and directs Experian's worldwide corporate social responsibility programme.</p>			
The Board					
Board committees					
Relations with shareholders					
Accountability and audit					
CSR					
Sir Victor Blank					
Terry Duddy					
Frank Newman					
Louise Patten					
John Peace					
Lord Harris of Peckham					
Sir Alan Rudge					
Alan Smart					
Craig Smith					
Oliver Stocken					
David Tyler					

March 2003.

[Details on the compensation structure.](#)

Check out the stock options, he's got more than anyone:

Directors' emoluments for the years ended 31 March	Salary £'000	Annual bonus £'000	Taxable Benefits £'000	Total 2003 £'000	Total 2002 £'000
Executive directors					
Terry Duddy	525	525	24	1,074	1,294
John Peace	650	650	31	1,331	1,551
Alan Smart	89	61	6	156	147
Craig Smith (from 25 March 2003)	8	12	–	20	–
David Tyler	380	380	18	778	712
Non-executive directors					
Sir Victor Blank	296	–	28	324	261
Lord Harris of Peckham	42	–	–	42	30
Frank Newman	42	–	–	42	10
Lady Patten of Wincanton	57	–	–	57	37
Sir Alan Rudge	54	–	–	54	62
Oliver Stocken	57	–	–	57	37
Former directors					
Eric Barnes	–	–	–	–	60
Victor Barnett (to 1 July 2002)	129	–	–	129	630
David Bury	–	–	–	–	84
Jonathan Charkham	–	–	–	–	10
	<u>2,329</u>	<u>1,628</u>	<u>107</u>	<u>4,064</u>	<u>4,925</u>
Payments to former directors				41	312
Pension contributions				289	293
Pensions in respect of former directors				398	292
				<u>4,792</u>	<u>5,822</u>

Share option and incentive arrangements	Options held at 1 April 2002 or date of appointment	Granted in year (1)	Options held at 31 March 2003	Range of exercise prices
Executive Share Option Scheme				
Terry Duddy	325,051	80,398	405,449	375.7p to 653.0p
John Peace	342,247	99,540	441,787	375.7p to 653.0p
Alan Smart	37,038	14,235	51,273	612.7p to 653.0p
Craig Smith	603,436	–	603,436	381.3p to 653.0p
David Tyler	281,149	58,192	339,341	375.7p to 690.2p
	Shares awarded at 31 March 2002	Awarded in year	Shares awarded at 31 March 2003	

Performance Share Plan (2)	Shares awarded at 31 March 2002	Awarded in year	Shares awarded at 31 March 2003
Terry Duddy	112,065	80,398	192,463
John Peace	195,356	99,540	294,896
Alan Smart	–	14,235	14,235
David Tyler	97,766	58,192	155,958

1 Options granted during the year were at an exercise price of 653p.

2 100 per cent of the awards made under the Performance Share Plan vested on 30 April 2003 following confirmation that the GUS total shareholder return for the performance period was in the upper quartile in relation to the total shareholder return of a comparator group and confirmation from the Remuneration Committee that the underlying performance of the Company during the performance period had been satisfactory.

3 Directors in the UK, with the exception of Sir Alan Rudge, participate in the Company's Savings Related Share Option Scheme.

Directors' interests	The Company		Burberry Group plc	
	31 March 2003	1 April 2002 or date of appointment	31 March 2003	1 April 2002 or date of appointment
(i) Beneficial holdings				
Sir Victor Blank	195,000	100,000	–	–
Terry Duddy	60,717	2,500	–	–
Lord Harris of Peckham	9,700	7,200	–	–
Frank Newman	2,500	–	–	–
Lady Patten of Wincanton	8,370	4,370	–	–
John Peace	96,370	30,000	16,000	–
Sir Alan Rudge	6,450	3,950	–	–
Alan Smart	–	–	–	–
Craig Smith	–	–	–	–
Oliver Stocken	22,231	12,621	–	–
David Tyler	52,882	20,000	16,000	–
(ii) Non-beneficial holdings				

Posted by [Christine](#) on 08/23/2003 at 03:15 AM
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Scanned the Craig Smith Motion

8/12/03: Defendant Craig Smith's Notice of Motion and Motion to Dismiss Plaintiff Christine Baker's Complaint; Memorandum of Points and Authorities in Support thereof.

[Posted at CreditCourt](#)

I'll transcribe it tomorrow.

Posted by [Christine](#) on 08/22/2003 at 06:32 AM
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Experian Motion to Dismiss Craig Smith

"Although Plaintiff accuses Experian of violations of the Fair Credit Reporting Act ("FCRA"), defamation, and fraud, at no point does she provide any basis for extending such allegations to Craig Smith."

"Craig Smith is Not a "Consumer Reporting Agency""

The law allows corporate officers to lie, cheat, exploit, defame, defraud and steal - they can do whatever they want. Nobody is responsible for anything: it's the corporation!

Experian CEO Craig Smith will never read my complaint. He doesn't give a rat's ass about anything except their profits, their lawyers will protect him.

I tried.

Posted by [Christine](#) on 08/21/2003 at 06:39 AM
[Experian - countless violations](#) • (0) [Comments](#) • [Permalink](#)
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ConsumerInfo.com account termination

I faxed/e-mailed my requests to terminate the ConsumerInfo.com account to Experian, Equifax and Trans Union, and faxed a copy to the FTC.

To: Equifax
Attn: Legal Department
Via fax to 866-233-3777

To: Courtney E. Vaudreuil

Jones Day, Attorneys for Experian
Via fax to 443-263-3077

To: Trans Union
Attn: Legal Department
Via E-mail to tcs@custhelp.com

August 17, 2003

To Whom It May Concern: On March 19, 2003, I filed my complaint, case # CIV-03-525-PCT-RCB, in Phoenix District Court.

In their Notice of Motion to Dismiss, dated July 24, 2003, ConsumerInfo.com claims that they are NOT subject to the FCRA requirements for complete and accurate consumer disclosures. In addition to selling tri-merged reports with incomplete and inaccurate credit data, ConsumerInfo.com also fails to disclose promotional, account review, consumer disclosure and other INQUIRIES not reported to third parties, commonly referred to as "soft" inquiries. You may be aware of the FCRA requirement for disclosure of ALL inquiries in consumer disclosures.

As you may know, ConsumerInfo.com also resells those reports to PrivacyGuard.com (Trilegiant) and possibly others. Every one of these tri-merged reports is not FCRA compliant.

I hereby request that you immediately terminate ConsumerInfo.com's access to your consumer credit databases until their tri-merged reports are FCRA compliant.

I hope you agree that ConsumerInfo.com has to comply with all FCRA requirements and is subject to the FCRA requirements for consumer disclosures.

Please feel free to contact me at 206-202-4653, fax to 571-222-1000 or e-mail to christine@bayhouse.com .

Sincerely,

Christine Baker

c: FTC - via fax to 202-326-2012
posted at <http://www.creditsuit.org/>

Date: Sun, 17 Aug 2003 22:03:04 -0700 -0700
From: faxaway@faxaway.com
Subject: CONFIRM: ConsumerInfo.com account termination

Hello from Faxaway, the world's easiest E-Mail to Fax service!

CONFIRMATION OF YOUR FAX TRANSMISSION
FAX STATUS: SUCCESSFUL TO 18662333777
COUNTRY: 1-NORTH AMERICA
TRANSMISSION: 18-Aug-2003 05:03:00 GMT.
1 Page(s).
DURATION: 1 Minute

Date: Sun, 17 Aug 2003 22:08:56 -0700 -0700
From: faxaway@faxaway.com
Subject: CONFIRM: ConsumerInfo.com account termination

Hello from Faxaway, the world's easiest E-Mail to Fax service!

CONFIRMATION OF YOUR FAX TRANSMISSION
FAX STATUS: SUCCESSFUL TO 12023262012
COUNTRY: 1-NORTH AMERICA
TRANSMISSION: 18-Aug-2003 05:08:51 GMT.
1 Page(s).
DURATION: 1 Minute
TOTAL COST: \$0.10

From: "tcs@custhelp.com"
Reply-To: "tcs@custhelp.com"
Subject: ConsumerInfo.com account termination [Incident: 030818-000002]

Thank you for sending us your question. We will reply as soon as possible, usually within one business day.

....

Date: Sun, 17 Aug 2003 22:10:15 -0700 -0700
From: faxaway@faxaway.com
Subject: CONFIRM: ConsumerInfo.com account termination

Hello from Faxaway, the world's easiest E-Mail to Fax service!

CONFIRMATION OF YOUR FAX TRANSMISSION
FAX STATUS: SUCCESSFUL TO 14432633077
COUNTRY: 1-NORTH AMERICA
TRANSMISSION: 18-Aug-2003 05:09:37 GMT.
1 Page(s).
DURATION: 1 Minute
TOTAL COST: \$0.10

Posted by [Christine](#) on 08/17/2003 at 12:25 PM
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