

3

Snyder, Diane L

From: Stephanie [steph@stephaniemazzeo.com]
Sent: Thursday, April 13, 2006 10:43 AM
To: _Regulatory Comments
Subject: Stephanie J Mazzeo Comments on Advanced Notice of Proposed Rulemaking Part 717, Fair Credit Reporting--Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies'
Attachments: Experian Mercantile Citrus.pdf; Experian Mercantile Citrus 2nd attempt.pdf

APR 14 '06 AM 7:37 BOARD

I have been having a problem with one of the credit reporting agencies. The problem is with Experian. I have a trade line on my report for Citrus Bank/FHLMC

I've attached documents which I have sent to Experian only to have them tell me the information on my report is correct. It is not. Citrus Bank's last report to Experian was in 2005. They have been taken over by Mercantile Bank who now holds my account information. The loan was paid in full by State Farm Auto Insurance and my gap insurance policy. I verified this several times with Mercantile Bank. Experian refuses to correct the mis-information on my report. There is now way to contact Citrus Bank. The telephone number given to me by Experian is no longer in service.

I would really appreciate if someone would help me resolve this matter as Experian refuses, adamantly refuses, to work with me. Mercantile Bank has told me they have been reporting it correctly. Equifax and Trans Union both have correct information. Mercantile Bank requested to have Experian call them. Experian refused saying they verify electronically. I'm sure all they do is match to the data from 2005.

*Please assist me with this matter,
Stephanie Mazzeo*

[REDACTED]

EXPERIAN
NCAC
PO Box 9556
Allen, TX 75013

Regarding credit report [redacted]
[redacted]
[redacted]

February 7, 2006

I telephoned Mercantile Bank who took over Citrus Bank at 800-238-8681. I spoke with Tiffany who verified the above referenced account has been completely paid in full and was not discharged through Bankruptcy Chapter 7 as noted on my credit report. The automobile was totaled in a car accident and both my auto insurance, State Farm, and Gap insurance policies completely paid off the entire loan as was confirmed through Mercantile Bank.

I telephoned EXPERIAN's office and was told Citrus Bank had verified the account status information. I could not locate a telephone number for Citrus Bank. Citrus Bank is no longer in existence and had been bought out by Mercantile Bank. I asked EXPERIAN's representative for a telephone number for Citrus Bank and of course she could not provide one. I assume because they are non-existent.

I was told by EXPERIAN to obtain a letter from Mercantile Bank stating they had bought out Citrus Bank and that my account was paid in full. Mercantile Bank refused to supply such a letter stating EXPERIAN is in the wrong and the information needs to be corrected by EXPERIAN. Mercantile Bank will not supply any such letter.

Please correct my credit report to reflect that this loan was paid in full and is not a negative item on my report. Remove any reference to bankruptcy from the report. Send a new credit report reflecting the corrections.

Thank you,

Stephanie Mazzeo [redacted]
[redacted]

cc: Mercantile Bank
1980 US Highway 1 South
St. Augustine, FL 32086

EXPERIAN
NCAC
PO Box 9556
Allen, TX 75013

Regarding credit report 

March 20, 2006


I have asked you to correct the above item on my credit report because it is reflecting incorrectly on my report.

On February 7, 2006 I sent letters to Experian, Mercantile Bank and Citrus Bank clearly explaining the situation and spoke with a representative at Mercantile Bank who verified the account was paid in full. Please see the attached letter.

As of today, the account is still reflected incorrectly on my report. It's marked that you verified it with Citrus Bank. I need to know how you verified this information including the name of the company, the individual's name, their title, department, address and telephone number because something is very wrong and I need this to be corrected.

Thank you,

Stephanie Mazzeo