

YOUNG, SHERON

From: _Regulatory Comments
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To: YOUNG, SHERON
Subject: FW: Public Submission

Public Comments on Interagency Advance Notice of Proposed Rulemaking: Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies Under Section 312 of the Fair and Accurate Credit Transactions Act:=====

Title: Interagency Advance Notice of Proposed Rulemaking: Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies Under Section 312 of the Fair and Accurate Credit Transactions Act FR Document Number: 06-02758
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General Comment:Wells Fargo continues to update derogatory information by a bank they purchased (Norwest Bank) while I was in chapter 13 Bankruptcy every time I dispute the information as a candidate for deletion. The Chapter 13 Bankruptcy was filed over 7 years ago on 9/3/1998 and all other accounts and records pertaining to it were removed last year except the derogatory information from Norwest Bank. Wells Fargo continues to update it with Transunion as "Chapter 13; wage earner account" when the bankruptcy it references is nowhere to be found in my credit file. I plan to submit a consumer statement that the account was discharged by Chapter 13 Bankruptcy on 12/12/2002 that was filed on 9/3/1998 (over 7 ? years ago) to explain the entry. This derogatory information is only on the Transunion credit report with a reporting date of 08/01/2003 and plan to keep it on my record for 7 years from that date. I have provided copies of the Bankruptcy, accounts, and discharge to both Transunion and Wells Fargo, but can't get the information removed. They seem to only verify that the account was included in Chapter 13 bankruptcy and not that it was "Discharged" or that the information is over the statutory limit for Chapter 13 Bankruptcy derogatory information.