

Credit Bureau Information

CalHFA provides information about your payment history to credit bureaus which contains information about your credit payment history for other creditors, and employers. The credit bureaus and CalHFA have a responsibility for correcting inaccurate or incomplete information. If you believe that CalHFA has provided inaccurate information to a credit bureau, contact the credit bureau. Tell the credit bureau in writing what information you believe is inaccurate. Include copies of documents that support your position. In addition to providing your complete name and address, your letter should clearly identify each item in your report you dispute, state the facts, and explain why you dispute the information, and request deletion or correction. You may want to enclose a copy of your report with the items in question circled. Send your letter by certified mail, return receipt requested, so you can document what the credit bureau received. Keep copies of your dispute letter and enclosures. (In some cases, you may be able to initiate your dispute online by going to the website of the credit bureau that issued the credit report that has the information you are disputing.)

Credit bureaus must re-investigate the items in question, usually within 30 days, unless they consider your dispute frivolous. They also must forward all relevant information you provide about the dispute to CalHFA. After we receive notice of a dispute from the credit bureau, we investigate, review all relevant information provided by you or the credit bureau, and report the results to the credit bureau. If CalHFA finds the disputed information to be inaccurate, we will notify all national credit bureaus so they can correct this information in your file.

Disputed information that cannot be verified must be deleted from your file.

- If your report contains erroneous information, the credit bureau must correct it.
- If an item is incomplete, the credit bureau must complete it. For example, if your file showed that you were late making payments, but failed to show that you were no longer delinquent, the credit bureau must show that you are current.
- If your file shows an account that belongs to another person, the credit bureau must delete it.

When the re-investigation is complete, the credit bureau must give you the written results and a free copy of your report if the dispute results in a change. If an item is changed or removed, the credit bureau cannot put the disputed information back in your file unless CalHFA verifies its accuracy and completeness, and the credit bureau gives you a written notice that includes CalHFA's name, address, and phone number.

Also, if you request it, the credit bureau must send notices of corrections to anyone who received your report in the past six months. If a re-investigation does not resolve your dispute, ask the credit bureau to include your statement of the dispute in your file and in future reports.