

From: on 09/08/2004 06:05:46 AM

Subject: Study on Credit Bureaus Handling of Disputes

Dear

Sir/Madam:

I questioned the validity of an account, and disputed its accuracy long before it was logged into my credit report. It was a cell phone company who alleged that my one month usage exceeded the amount that I had used the entire previous year.

I vehemently denied the usage on the grounds of my track record (pattern of usage) & timely payments, on the grounds that I had no knowledge of the calls that were in question, and that it was physically impossible for me to use that much service in that span of time. No court action was ever taken against me or judgment awarded, and no resolution was ever reached between me and the cell phone carrier. Is it legal to allege usage without proof and without a rejoinder?

Several months later, the debt showed up on my credit report without any credible documentation to support the carrier's claim. I am in pursuit of a resolution. Please advise. Please use the return address to contact me. I am

Respectfully yours,
Ron V. Jackson