

**From:** no-reply@erulemaking.net on 05/03/2006 07:20:03 AM

**Subject:** Fair Credit Reporting Act guidelines for furnishers of consumer info

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

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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.