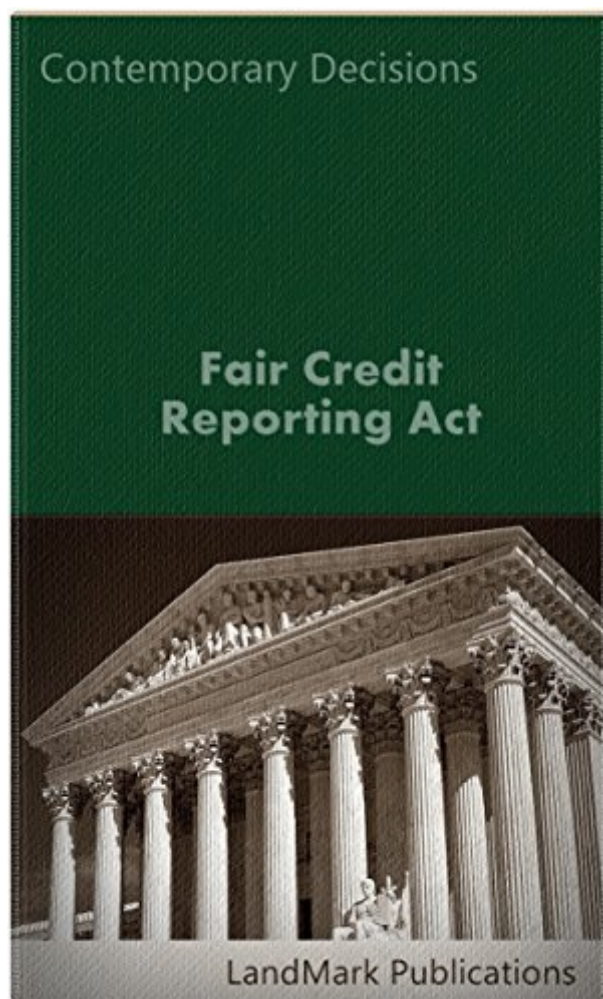


The book was found

Fair Credit Reporting Act (Litigator Series)



Synopsis

THIS CASEBOOK contains a selection of 43 U. S. Court of Appeals decisions that analyze and interpret provisions of the Fair Credit Reporting Act. The selection of decisions spans from January 2005 to the date of publication. Congress enacted the FCRA to address a "need to insure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy." 15 U.S.C. Â§ 1681(a)(4). It places responsibilities on both consumer reporting agencies and furnishers of information, including debt collectors. E.g. 15 U.S.C. Â§Â§ 1681i, 1681s-2. When a consumer disputes a debt directly with a reporting agency, [] the agency must within 30 days "conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file" if it is "found to be inaccurate, incomplete, or cannot be verified." Â§ 1681i(a)(1)(A), (5)(A). When a furnisher of information [] is contacted as part of this reinvestigation process, it is obligated to "conduct an investigation with respect to the disputed information" and report the results to the consumer reporting agency. Â§ 1681s-2(b). *McIvor v. Credit Control Services, Inc.*, (8th Cir. 2014). [Under Â§ 1681s-2(b) of the FCRA,] a furnisher of information who has received notice of a dispute from a CRA [Credit Reporting Agency] is required to: (1) investigate the disputed information; (2) review all relevant information provided by the CRA; (3) report the results of the investigation to the CRA; (4) report the results of the investigation to all other CRAs if the investigation reveals that the information is incomplete or inaccurate; and (5) modify, delete, or permanently block the reporting of the disputed information if it is determined to be inaccurate, incomplete, or unverifiable. *Llewellyn v. Allstate Home Loans, Inc.*, 711 F.3d 1173, 1178 (10th Cir. 2013) (internal quotation marks omitted). The FCRA requires furnishers of information not only to "correct incomplete or inaccurate information," but to correct "information provided in such a manner as to create a materially misleading impression." *Id.* at 1186 (internal quotation marks omitted). *Schueller v. Wells Fargo & Co.*, (10th Cir. 2014) Any "person" who willfully or negligently fails to comply with the Fair Credit Reporting Act is liable for damages. 15 U.S.C. Â§Â§ 1681n(a), 1681o(a). "Person" is a defined term: "any individual, partnership, corporation, trust, estate, co-operative, association, government or governmental subdivision or agency, or other entity." 15 U.S.C. Â§ 1681a(b) (emphasis added). [. . .] By authorizing monetary relief against every kind of government, the United States has waived its sovereign immunity. *Bormes v. US*, 759 F. 3d 793 (7th Cir. 2014).

Book Information

File Size: 1574 KB

Print Length: 644 pages

Simultaneous Device Usage: Unlimited

Publisher: LandMark Publications (January 7, 2015)

Publication Date: January 7, 2015

Sold by: Digital Services LLC

Language: English

ASIN: B00RYCWSB6

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Enhanced Typesetting: Enabled

Best Sellers Rank: #678,117 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #21

in Kindle Store > Kindle eBooks > Law > Business > Banking #30 in Kindle Store > Kindle eBooks > Law > Business > Consumer Law #62 in Books > Law > Business > Banking

[Download to continue reading...](#)

Credit Repair Secrets: The Complete Credit Score Repair Book: How To Fix Your Credit, Improve Your Credit Score, And Bullet Proof Your Credit Report Using Current Credit Repair Tips Credit: How to Fix Your Credit: Unlimited Guide to - Credit Score, Credit cards, Credit Repair Secrets, debt and Credit freedom (Money Matters Book 3) Credit Repair: The Complete Step-to-step Guide To Raise Your Credit Score Quickly And Control of Your Financial Life (Credit Repair Secrets, Credit Repair Tips, Fix Bad Credit) Fair Credit Reporting Act (Litigator Series) Credit Repair: How To Repair Credit And Remove ALL Negative Items From Your Credit Report Forever Repair Your Credit Like the Pros: How credit attorneys and certified consultants legally delete bad credit and restore your good name Fair Debt Collection Practices Act (Litigator Series) How to Boost Your Credit Score 100+ Points in 30 Days Without Credit Repair! Consumer Banking And Payments Law: Credit, Debit, & Stored Value Cards: Checks, Money Orders; E-Sign: Electronic Banking and Benefit Payments (Consumer Credit and Sales Legal Practice) Increase Your Credit Score Fast - How To Remove ALL Negative Items From Your Credit Report (Improve FICO Score, Eliminate Debt, Debt Free, Financial Freedom) Advanced Credit Repair Secrets Revealed: The Definitive Guide to Repair and Build Your Credit Fast Debt-Free: How to Get Out of Debt To Your Road Towards Financial Freedom (Get Out of Debt, Budgeting Money, Save Money, Credit Card Debt, Wealth Management,

Credit Control, Money Tips) Advanced Credit Repair Secrets Revealed: The Ultimate Guide to Fix and Establish Your Credit Fast Natural Gas Act (Litigator Series) Barron's ACT with CD-ROM (Barron's Act (Book & CD-Rom)) The College Panda's ACT Essay: The Battle-tested Guide for ACT Writing ACT LIKE A LADY, THINK LIKE A MAN:By Steve Harvey:Act Like a Lady, Think Like a Man: What Men Really Think About Love, Relationships, Intimacy, and Commitment [Hardcover] 1st Edition Americans with Disabilities Act of 1990, Incorporating the Changes made by the ADA Amendments Act of 2008 The ADA Companion Guide: Understanding the Americans with Disabilities Act Accessibility Guidelines (ADAAG) and the Architectural Barriers Act (ABA) Case Studies in Special Education Law: No Child Left Behind Act and Individuals with Disabilities Education Improvement Act

[Dmca](#)