

## How to dispute & update information on your Landlord Credit Bureau report

### How do I submit a dispute?

You can email a completed Dispute & Update Form and scans of any necessary documents to [legal@landlordcreditbureau.com](mailto:legal@landlordcreditbureau.com)

OR

You can mail in a completed Dispute & Update Form that you've printed, along with photocopies of documents to:

Canada:

Landlord Credit Bureau Attn: Legal & Privacy  
19567 Fraser Hwy, Box 361, Surrey, B.C. V3S 9A4 Canada

USA:

Landlord Credit Bureau Attn: Legal & Privacy  
1037 NE 65th St #82794 Seattle, WA 98115 USA

### What should I expect after filing a dispute?

Once you've filed your dispute by mail or email, expect the following:

#### 1. Investigation of your dispute

When reviewing your dispute, if we are able to make changes based on the information you provided, we will do so. Otherwise, we will contact the company that reported the information to us to verify the accuracy of the information you're disputing.

#### 2. Your dispute will be processed as quickly as possible and within a reasonable timeframe

After our investigation is complete, a confirmation letter or email will be sent to you with the results and outcome of the investigation. If we require additional information in order to complete our investigation, we will notify you.



### **3. How does the dispute process work?**

#### **File a dispute for free**

If you see information on your Tenant Record that you believe is inaccurate or incomplete, please submit a Dispute & Update Form.

#### **Results completed within 5-20 days**

Your dispute will be processed within 20 business days, and communication will be sent to you with the results and outcome of the investigation. After our investigation is complete, a confirmation letter or email will be sent to you with the results and outcome of the investigation.

Please note that you will need to contact other credit bureaus (i.e. Equifax, TransUnion or Experian) directly to correct inaccuracies found on your credit file with them.



## Dispute & Update Form

**Instructions:**

1. Attach clear copies of the following documentation to verify your identity.
  - a. One piece (front and back) of valid, non-expired Government-issued identification, showing your name, date of birth, and your current home address. Examples of acceptable documentation include:
    - i. Driver's license
    - ii. Passport
    - iii. Citizenship card
    - iv. Permanent resident card
    - v. Birth Certificate
  - b. One document confirming the name and address on the ID (e.g. Utility, Phone, Cable, Internet, or Financial Statements).
  
2. Attach any supporting documents (optional).

**Personal Information:**

First Name*	Middle Name	Last Name*	Suffix
_____	_____	_____	_____

Date of Birth (YYYY-MM-DD)*	SIN or SSN (optional)
_____	_____

Email Address\*

\_\_\_\_\_

**Current Address:**

Street #*	Street Address*
_____	_____

City*	State/Province*	Zip / Postal*	Country*
_____	_____	_____	_____



**Previous Address (if within the last 3 years):**

Street #

Street Address

\_\_\_\_\_

\_\_\_\_\_

City

State/Province

Zip / Postal

Country

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Relevant Details (please outline what information you are disputing and the reason for investigation. If you need more space, please attach another page):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature\* \_\_\_\_\_

Date\* \_\_\_\_\_

**REMINDER:**

Have you included copies of documents and identification?

We will verify the necessary information and send you a confirmation. We may use the personal information you provide to update our records. The information may also be disclosed to our customers as part of your Tenant Record.

You have the right to request a revised copy of your Tenant Record be sent to creditors who have recently accessed your file.



**Major Credit Bureau Contact Details:**

*If your questions are about your Credit Report with one of the following Credit Bureaus, please reach out to them directly.*

**Equifax USA**

Equifax Information Services LLC  
P.O. Box 740241 Atlanta, GA, 30374-0241  
1-866-349-5191

**Equifax Canada**

Equifax National Consumer Relations  
Box 190, Station Jean-Talon  
Montreal, QC, Canada, H1S 2Z2  
1-800-465-7166

**TransUnion USA**

TransUnion Consumer Solutions  
P.O. Box 2000 Chester, PA, 19016-2000  
1-833-395-6938

**TransUnion of Canada**

3115 Harvester Road, Suite 201  
Burlington, ON, Canada, L7N 3N8  
1-800-663-9980

**Experian USA**

P.O. Box 4500 Allen, TX 75013  
1-888-397-3742

*Individuals in the US can find additional details on their protections under the FCRA below.*

<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

*Individuals in the US who believe they have been the victim of identity theft or fraud can reach out to the appropriate Credit Bureau and reference the information below.*

[https://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_remedying-the-effects-of-id-theft-fcra.pdf](https://files.consumerfinance.gov/f/201410_cfpb_summary_remedying-the-effects-of-id-theft-fcra.pdf)