
impaired credit report

Posted by Sumo - 2008/07/14 08:07

Client wants to hire me to remove a Judgement from his credit report. He claims it is preventing him from getting a new jobs. The fee dispute was resolved but the impairment is still there. Am I able to remove this from his credit report now that its paid?

Also, is there a way to dispute the past judgement. Client claims he never went to court or got any paper work to go to court for this judgement. Aka no due process

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Re:impaired credit report

Posted by Henkel - 2008/08/07 04:20

Hopefully the client has evidence that the fee dispute was resolved. Like a payoff letter or discharge of encumbrance. If so submit that to the credit beauro and they will update his reports.

Regarding the past judgement, sounds like the court entered into a default judgement against your client. The issue is where he received due process notice of a claim against him. Usually personal service is required unless someone at his house was serviced.

May have a claim for invalid judgement and lack of due process. How much was in dispute? It may not be worth pursuing legally if teh amount in controversy is small. Legal fees would outweigh the benefit of a suit.

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Posted by norton - 2008/08/07 10:43

If your client has the satisfaction of judgment, it should be as easy as contacting the credit bureau and sending in a copy of the satisfaction, and the company should provide some additonal release or verification as well. Should not be very complicated at all.

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