



March 17, 2022

Fair Credit Reporting Act Violations Alleged Against Several Creditors and Credit Bureaus

*Lardizabal v. American Express National Bank., et al.,
U.S.D.C., S.D. Cal., Case No. 3:22-cv-00345-MMA-KSC*

In March of 2022, the Swigart Law Group, APC, filed suit against American Express National Bank, Arvest Bank, Bank of America, N.A., Barclays Bank Delaware, Citibank, N.A., Synchrony Bank, Equifax Information Services, LLC, Experian Information Solutions, Inc., Innovis Data Solutions, Inc., Trans Union, LLC. The complaint alleges multiple violations of the Fair Credit Reporting Act and seeks monetary damages on behalf of Plaintiff Gregorio Lardizabal.

Beginning in October of 2020, Mr. Lardizabal attempted to refinance his mortgage but to his shock, the application was denied by the lender. This prompted Mr. Lardizabal to request his official credit reports from annualcreditreport.com and Innovis Data Solutions. After examining his reports, Mr. Lardizabal was appalled to discover several inaccuracies on the reports. Specifically, Mr. Lardizabal discovered names and social security number variations on his reports that were not his, he discovered several Banks furnishing negative information to the credit reporting agencies regarding accounts that did not belong to him, and he discovered a mortgage lender was reporting a missed payment even though Mr. Lardizabal made the payment on time.

After discovering all the inaccuracies on his reports, Mr. Lardizabal mailed formal written dispute letters to Equifax, Experian, Innovis, and Trans Union. Mr. Lardizabal's letters specified each inaccuracy and explained the basis for his belief that the specific account information was inaccurate. However, the credit agencies and creditors all verified the disputed information as accurate. American Express, Arvest, Bank of America, Barclays Bank, Citibank, and Synchrony Bank continued to furnish inaccurate information to the credit bureaus every 30 days. The inaccurate reporting significantly damaged Mr. Lardizabal's credit.

All the inaccuracies on Mr. Lardizabal's reports prevented him from qualifying for refinancing options and he was unable to lower his interest rates on his mortgages. After exhausting all available means to correct the inaccurate information on his credit reports, Mr. Lardizabal's had no choice but to retain the Swigart Law Group, APC, a consumer rights firm practicing exclusively on behalf of aggrieved individuals to pursue legal action. There were no upfront costs and a favorable result is anticipated.

See a copy of the Swigart Law Group complaint [here](#).



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