



May 10, 2022

***Credit Reporting Violations Alleged Against American Express (“AMEX”) 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 a Federal lawsuit against American Express National Bank (“AMEX”) and several other original creditors as well as the credit reporting agencies, Equifax Information Services, LLC, Experian Information Solutions, Inc., and Trans Union, LLC. The complaint alleges multiple violations of the Fair Credit Reporting Act (“FCRA”), and its California equivalent, the Consumer Credit Reporting Agencies Act (“CCRAA”).

Beginning in October of 2020, Mr. Lardizabal attempted to refinance his mortgage but to his shock, the application was denied. This prompted Mr. Lardizabal to request his official credit reports from annualcreditreport.com. After examining his reports, Mr. Lardizabal was appalled to discover several inaccuracies on the reports. Specifically, Mr. Lardizabal discovered names and social security numbers on his reports that were not his. Additionally, he discovered that AMEX furnished negative information regarding an account that did not belong to him.

After discovering all the inaccuracies on his reports, Mr. Lardizabal mailed formal written dispute letters to Equifax, Experian, and Trans Union. Mr. Lardizabal’s dispute letters specifically identified the AMEX account on the reports and explained the basis for his belief that the AMEX account was not his. He concluded the dispute letter with a request that the AMEX account be removed from his credit reports. Despite receipt of Mr. Lardizabal’s dispute letters, the credit reporting agencies and AMEX verified the account as accurate and continue to report the inaccurate information every 30-days. The conduct of AMEX, Equifax, Experian, and Trans Union significantly damaged Mr. Lardizabal’s credit and was a factor that prevented Mr. Lardizabal from qualifying for refinancing options, accessing his equity, and purchasing additional property during favorable market conditions.

After exhausting all available means to have the inaccurate AMEX account removed from his credit reports, Mr. Lardizabal 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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