

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

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
1900 W Gray St, Unit 130946 Houston TX, 77019 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.



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*	Phone Number*
_____	_____

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.

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