

Fair Credit Reporting Act Violations Alleged Against Kia Motors - Inaccurate Credit Reporting and Unlawful Repossession

*Cohn v. Kia Motors Finance, et al.,
U.S.D.C., S.D. Cal., Case No. 3:21-cv-
02078-L-RBB*

SAN DIEGO, CA, UNITED STATES,
February 1, 2022 /EINPresswire.com/ --
In December of 2021, the Swigart Law
Group, APC, filed a lawsuit against Kia
Motors Finance, Equifax Information
Services, LLC, Experian Information
Solutions, Inc., and Trans Union, LLC.
The complaint filed by the Swigart Law
Group alleges multiple violations of the
Fair Credit Reporting Act and seeks



monetary damages on behalf of Plaintiff Michelle Cohn. Ms. Cohn alleges that information reported to the three major credit bureaus by Kia regarding her lease account is inaccurate.

Ms. Cohn became aware of the inaccurate reporting only after her car was repossessed due to Kia's inaccurate reporting. This prompted Ms. Cohn to request her official credit reports from annualcreditreport.com. After examining her reports, she realized the magnitude of Kia's conduct. Kia reported to Equifax, Experian and Trans Union that she had missed several payments over the life of her Kia auto lease, despite the fact she timely made all payments. The complaint alleges that despite making timely payment Kia repossessed her automobile, her sole mode of transportation.

Ms. Cohn first contacted Kia in hopes it would remedy the issues. However, Kia refused to correct the information it furnished to the credit bureaus and did not compensate Ms. Cohn for the wrongful repossession of her car. Ms. Cohn then mailed written dispute letters to Equifax, Experian, and Trans Union. Ms. Cohn's dispute letters explained the basis of her belief that Kia reported inaccurate information and she included proof of her timely payments that were cashed by Kia. However, all three bureaus verified the information reported by Kia as accurate.

After exhausting all available means to fix the inaccurate information on her credit reports, Ms.

Cohn 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.

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

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