

Fair Credit Reporting Act Violations Against Debt Collector Progressive Management Systems - Inaccurate Credit Reporting

*Ferreira v. R.M. Galicia, Inc., et al.,
U.S.C.D., S.D. Cal., Case No. 3:21-cv-
01911-H-MDD*

SAN DIEGO, CALIFORNIA, UNITED STATES, February 4, 2022 /EINPresswire.com/ -- In October of 2021, the Swigart Law Group, APC, filed suit against debt collector R.M. Galicia, Inc., more commonly known by its DBA, "Progressive Management Systems, Inc." and Experian Information Solutions, Inc. The complaint filed by Swigart Law Group alleges multiple violations of the Fair Credit Reporting Act and seeks monetary damages on behalf of Plaintiff Ashley Correa Ferreira.



In June of 2021, Ms. Ferreira, noticed her credit score significantly decreased. This prompted Ms. Ferreira to request her official credit reports from annualcreditreport.com. After examining her reports, Ms. Ferreira was shocked to discover two Progressive Management Systems collection accounts reporting to Experian that Ms. Ferreira allegedly owed hundreds of dollars in outstanding debt.

Ms. Ferreira contacted the original creditor who assured Ms. Ferreira that she did not have any accounts with an outstanding balance owed. After confirming that the information on her credit reports were inaccurate, she mailed a written dispute letter to Experian. Ms. Ferreira's dispute letter explained the basis for her belief that the Progressive Management System account was inaccurate and even included an account ledger showing that she did not owe on any accounts.

However, Experian and Progressive Management System verified the account as accurate. After exhausting all available means to fix the inaccurate information on her Experian credit report, Ms. Ferreira 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 complaint here.](#)

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