

Fair Credit Reporting Act Violations Alleged Against Debt Collector I.C. System, Inc., For Inaccurate Credit Reporting

Hoffman v. I.C. System, Inc., et al., U.S.D.C., E.D. Cal., Case No. 1:21-cv-01637-AWI-JLT

SAN DIEGO, CA, UNITED STATES,
February 12, 2022 /EINPresswire.com/
-- In October 2021, the Swigart Law
Group, APC, filed suit against I.C.
System, Inc., Experian Information
Solutions, Inc., and Trans Union, LLC.
The complaint alleges multiple
violations of the Fair Credit Reporting
Act and seeks monetary damages on
behalf of Plaintiff Jacob Hoffman. Mr.
Hoffman's complaint alleges that I.C.
System, Inc., reported he owed on an
alleged DirecTV account that he never had.



Fair Credit Reporting Act Violations Alleged Against I.C. System, Inc.,

I.C. System Inc., inaccurately reported on Mr. Hoffman's Experian and Trans Union reports a debt in collection for an account he never opened. When Mr. Hoffman became aware of the inaccurate I.C. System's account, he requested his official credit reports from annualcreditreports.com. After examining his reports, Mr. Hoffman was shocked to discover I.C. System reported he allegedly owed a debt to an account he never opened.

Mr. Hoffman contacted the original creditor who assured him that they did not have a record of an account in his name. After confirming the information on his report was inaccurate, Mr. Hoffman mailed written dispute letters to Experian and Trans Union. Mr. Hoffman's letters included his identifying information and explained that he did not open an account with the original creditor, did not owe a debt to the original creditor and therefore, the I.C. System account was inaccurate as reported.

However, despite Mr. Hoffman's disputes I.C. System, Experian, and Trans Union verified the account as accurate. After exhausting all available means to fix the inaccurate information on his

credit reports, Mr. Hoffman 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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