



MORGAN & MORGAN®

Fair Credit Reporting Act Lawsuit

A GUIDE

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Were you wrongly denied housing or employment due to inaccurate information in your credit report?

If so, contact Morgan & Morgan.

Our attorneys are investigating claims that victims of identity theft and inaccurate reporting have suffered financial and other losses on account of negligence by credit reporting agencies.

Credit bureaus are bound by the Fair Credit Reporting Act (FCRA), which requires accurate, fair, and private handling of credit information. If a credit agency fails to meet these requirements with your information, you may have grounds for a lawsuit.

We may be able to:

- Clear your credit report of inaccurate information caused by identity theft or inaccurate reporting
- Recover compensation for the losses you've endured (e.g., denied loans and employment)
- Read on to learn more about how Morgan & Morgan can help.

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About the Lawsuit

The victims of identity theft and inaccurate credit reporting are affected in various ways. Your credit score affects your ability to buy a home, rent an apartment, secure better interest rates on loans, gain employment, and even attain reasonable insurance rates.

Unfortunately, it's difficult to get inaccurate information removed from your record. That's because credit bureaus often investigate disputes slowly or haphazardly. It's also because they're prone to rely on information from lenders that might be incorrect. As a result, credit reporting agencies repeatedly confirm mistaken information.

You're not without options. If you were the victim of identity theft or have mistakes on your credit report, you can hire us to set the record straight and help you get your life back on track.

Our law firm has a long track record of helping people in your situation. Contact us to find out what we can do for you.

Frequently Asked Questions

WHAT IS THE FAIR CREDIT REPORTING ACT (FCRA)?

Passed in 1970, the Fair Credit Reporting Act (FCRA) protects victims of identity theft and credit reporting errors from being denied housing, employment, and other opportunities due to inaccurate or outdated credit reports. It's thanks to a 2003 amendment to the FCRA that you can request a free copy of your credit report from each of the three major credit reporting agencies once per year.

The FCRA gives you the right to:

- Ask for a credit score
- Access the information in your file
- Dispute inaccurate, incomplete, or outdated information
- Have inaccurate information removed from your file within 30 days
- Be notified if information in your file is used against you
- Limit access to your credit report
- Consent to reports provided to employers
- Seek damages if your rights have been violated

HOW CAN IDENTITY THEFT HURT ME?

Your credit report is a reflection of how responsible you are financially, and you need it to prove to banks, landlords, and even employers that you can be trusted. If you're a victim of identity theft, however, the activity on your report probably won't match up with your actual habits.

When hackers steal identities, they typically open up new accounts and cards to make fraudulent purchases. Whether or not it was you who opened the accounts and made purchases, the unpaid bills will still lower your credit. A low credit score could keep you from getting the apartment, mortgage rate, or job you've always wanted.

WHY DO CREDIT REPORT ERRORS HAPPEN?

Disputing outdated or inaccurate credit reports should be straightforward under the FCRA, but unfortunately, that's not always the case. In theory, credit reporting agencies should conduct thorough investigations before correcting inaccurate information. Realistically, however, they often get their intel through lenders and sacrifice accuracy to save time, leading them to miss important details. By cutting corners, they fail to correct the erroneous information and instead confirm it.



Examples of credit reporting errors include:

- Mixed accounts because different people have similar names
- Closed accounts appearing as open
- Incorrect personal information attached to an account
- Duplicate accounts
- Inaccurate balances

Once the agency confirms your incorrect information as correct, you'll have to dispute the claim again. Going through this process over and over again is frustrating, which is why you should have an attorney review your situation.

WHAT CAN A LAWYER DO?

Disputing inaccurate information on your credit report can be a tedious and stressful process, but a skilled lawyer can walk you through it from start to finish. One way a lawyer helps is by knowing what damages to claim so you can get the full amount of compensation you're owed.

If the credit reporting agency willfully violates the FCRA, you may be entitled to damages such as:

- Actual or statutory damages
- Punitive action
- Legal fees

In the case of an FCRA violation due to negligence, you may claim:

- Actual damages
- Legal fees

The statute of limitations for an FCRA dispute is two years after the date you discover the violation or five years after the date the violation occurred. Don't miss out on your dream job or home because of identity theft or other credit reporting errors.

CAN I AFFORD A LAWYER?

With Morgan & Morgan, you'll never have to wonder if you can afford our services. We work based on contingency, so it doesn't cost anything to hire us. We don't get paid unless we win your case, and our fee comes out of the favorable settlement or trial winnings – so you never pay out of pocket.



About Us

Morgan & Morgan has been protecting families since John Morgan founded the firm in 1988. We're an army of over 550 lawyers collaborating in more than 60 offices across the country, and we have the resources to take on the biggest bullies in America. From our humble beginnings as a six-person team in Orlando to our current staff of about 3,000 employees nationwide, we've always had the same goal: to fight For The People, not the powerful.

All law firms are not the same. Morgan & Morgan fights for full and fair compensation for those who were wronged due to no fault of their own, and we're prepared to take your case to trial if a settlement can't be reached. Over 30-plus years, our attorneys have won over \$7 billion for our clients across all practice areas. We represent the people, and we don't back down until they get what they deserve.



Practice Areas



Accidents



Birth Injuries



Brain Injuries



Breach of
Warranty



Burn & Fire
Injuries



Business
Litigation



Business
Interruption
Claims



Car, Truck and
Motorcycle



Child Sexual
Abuse



Civil Rights



Class Actions &
Mass Torts



Construction
Accidents



Deaf & Disability
Rights Unit



Dog Bites/
Animal Attacks



Employee Rights



FCRA



Medical
Malpractice



Mesothelioma



Negligent
Security/
Premises Liability



Nursing Home
Abuse



Product
Liability



Property & Life
Insurance and
AD&D



Sex
Trafficking



Slip & Fall



Social Security
Disability



Spinal Cord
Injuries



Train Accidents



Veterans'
Benefits



Whistleblower/
Qui Tam



Workers'
Compensation



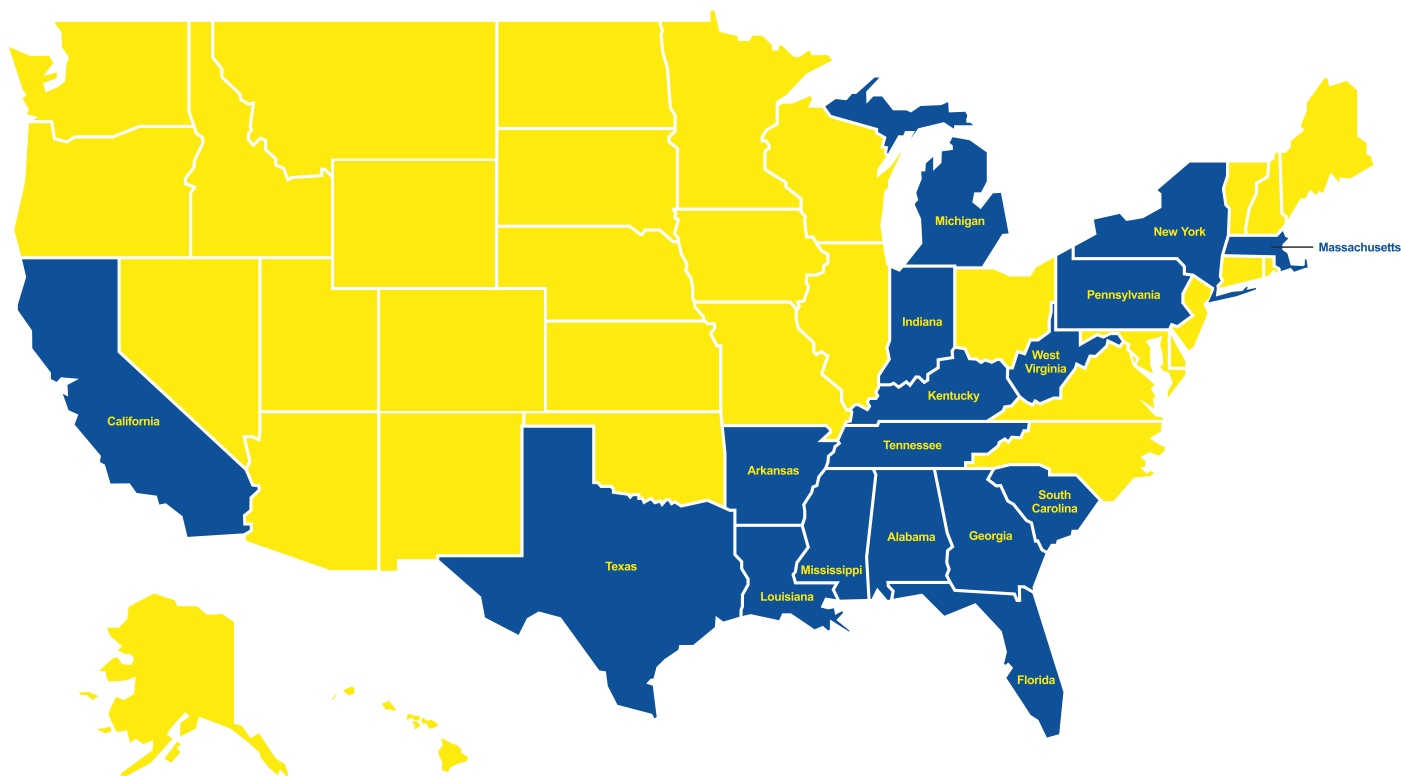
Wrongful Death



Office Locations

*Note: We handle cases nationally, working with local counsel in states without our physical presence.

● OFFICE LOCATIONS





Attorney Growth & Successes

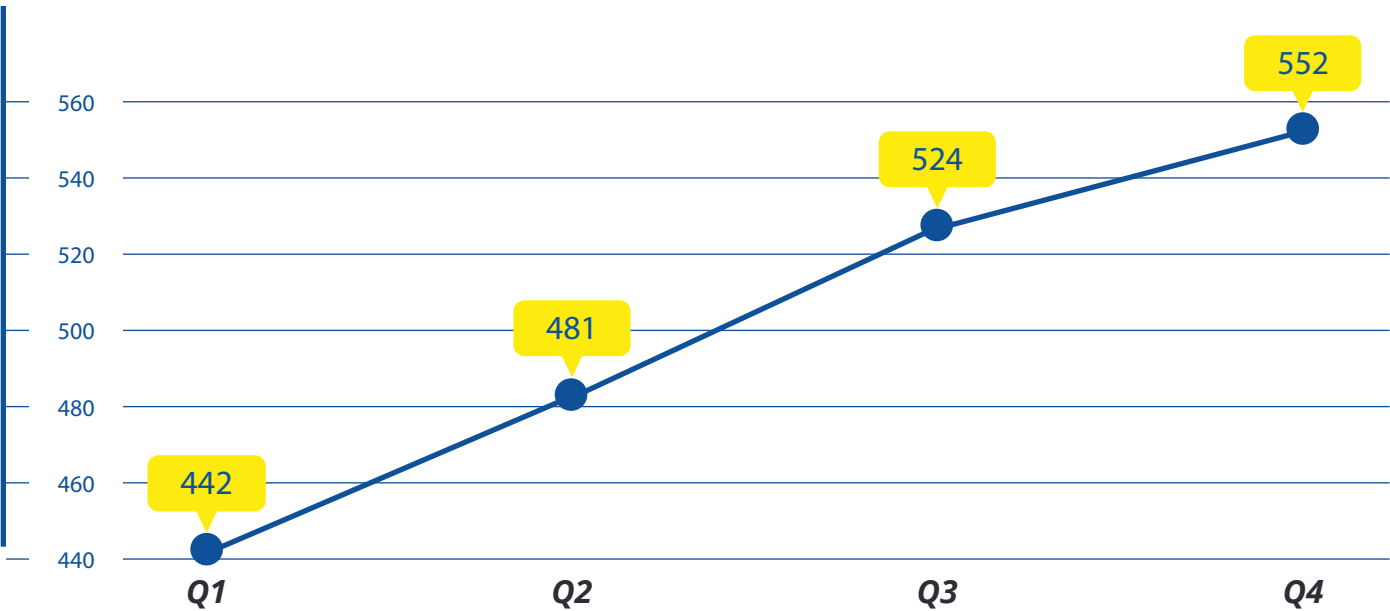
2019

TOTAL AMOUNT RECOVERED:
OVER \$1 BILLION

2019

TOTAL CASES RESOLVED:
50,000

Attorney Growth:



What People Say About Us

I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving.



Z.A., ATLANTA, GA

I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!



Alicia, JACKSON, MS

Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.



Jerri, JACKSONVILLE, FL

They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.



Janet, LOUISEVILLE, KY

I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.



Tammy, Orlando, FL

I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say THANK YOU.



Kathy, MEMPHIS, TN

In the News

At Morgan & Morgan, everything we do — from the cases we take on to our wins in the courtroom — makes an impact. That's why in 2019, our legal actions, settlements, and verdicts were covered by premier national and international media outlets like The New York Times, The Washington Post, The Guardian, and CNN, as well as local media outlets.

Here are some of our cases that made headlines in 2019.



Restoring Basketball Glory

In 2018, the NCAA imposed a penalty on the men's basketball team at the University of Louisville (Kentucky) for alleged rules violations. They had their 2013 NCAA tournament win, 2012 Final Four appearance, and individual player statistics vacated and removed from the record.

With the help of John Morgan, our firm's founder, the team's players sued the NCAA and last year reached a confidential settlement. The players

had all their statistical achievements and personal honors restored.

Coverage appeared on ESPN, Fox Sports, and in the Associated Press, among others.

Morgan & Morgan Attorney Named Cybersecurity MVP

Morgan & Morgan's John Yanchunis was named a 2019 MVP by Law360 — the premier national legal news service — in recognition of his work protecting the rights of consumers harmed by data breaches.

Last year, John achieved a notable victory when he and his team reached a \$117 million settlement with web giant Yahoo after a data breach compromised billions of user accounts.

Major Settlement in MA Gas Explosions Case

In September 2018, a series of explosions ripped through the Merrimack Valley, Massachusetts, towns of Lawrence, Andover, and North Andover. These explosions were caused by excess gas pressure in poorly built, poorly installed, and poorly maintained natural gas lines owned and operated by Columbia Gas of Massachusetts.

More than 40 homes experienced explosions and fires as a result, which caused severe damage and injury, including one death. Morgan & Morgan's Frank Petosa took the lead in the lawsuit representing the victims, and in July 2019, a \$143 million settlement was reached.

Coverage appeared in The Washington Post and The Boston Globe, and was provided by the Associated Press.

Florida Powerhouse

Although we're a nationwide firm, Florida is still Morgan & Morgan's home base. This year, the firm was recognized for its achievements in the Sunshine State as a Law360 "Florida Powerhouse."

With over 350 attorneys in the state and more than two dozen offices, Morgan & Morgan has made an indelible name for itself there through litigation and impact.

Fighting for a Zipline Accident Victim

A 10-year-old boy from Lakeland, Florida, was seriously injured when his zipline harness disconnected and he fell 20 feet to the concrete below. On behalf of his family, Morgan & Morgan is pursuing legal action against the operators of the zipline facility, alleging employee error due to improper training and safety procedures.

Coverage appeared on the ABC, FOX, NBC, and CNN news channels, among others.

The New York Times

The Washington Post

WALL STREET JOURNAL

POLITICO

USA TODAY

AP Associated Press

billboard

Newsweek

THOMSON REUTERS

CNN

Forbes

abc

FOX

NBC

BUSINESS
INSIDER

TODAY

ESPN



Contact Morgan & Morgan

Has your credit score plummeted because you were the victim of identity theft or inaccurate reporting? If so, **fight back with Morgan & Morgan.**

We understand that your credit score impacts your ability to find housing, gain employment, and take care of many of life's necessities. We're here to help in a difficult time.

With over 500 attorneys fighting For The People, our law firm has the resources necessary to take on the biggest bullies and win. We'll never settle for less than full and fair compensation.

Contact us today. The consultation is always free, and it costs nothing to hire us.

We get paid only if you win.

MORGAN & MORGAN®