



**LEGAL AID**  
of Southeast and Central Ohio

## Correcting Your Rental or Credit Report



### Can bad information about my rental history hurt me?

Yes, if someone you want to rent from (new landlord) sees that an old landlord says that you owe them money, the new landlord will probably say no to your rental application.

If a landlord files an eviction against you, they might say you owe them money after you move out. One way they try to get that money from you is by reporting it to companies that keep records of what people owe. Landlords check these reports when people apply for rental housing.



### What should I do if my housing application is denied because of a debt on a rental history or credit report?

If you think your rental application was denied because of your rental history or credit report, you should:

- ☐ Request a copy of your Federal Adjustment Bureau, Inc. (FABCO) Report by calling (614) 538-5600.
  - FABCO is one of the companies that creates reports for landlords. If an old landlord told FABCO you owe money, a new landlord will probably deny your application.
  - It can take up to 30 days to get a FABCO report in the mail.
- ☐ Request a FREE copy of your credit report at [AnnualCreditReport.com](https://www.annualcreditreport.com).



### What should I do if I disagree with what is on my reports?

- ☐ Fill out the dispute form on the next page and send it to the company.
  - Tell them why the information is wrong. Be very detailed about why it is wrong.
  - If you have them, include any documents you have that show that you are right, like a receipt that the debt was paid.
- ☐ If sending the dispute form doesn't fix the problem, call Legal Aid of Southeast and Central Ohio at 1-888-246-4420 or apply for help online at <https://www.lasco.org/contact>.

## CREDIT DISPUTE FORM

Date: \_\_\_\_\_

**Via Certified Mail**

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Re: REQUEST FOR REINVESTIGATION AND NOTICE OF INACCURATE/INCOMPLETE  
INFORMATION IN CONSUMER REPORT**

(1) Full name \_\_\_\_\_

(2) Address \_\_\_\_\_

(3) DOB \_\_\_\_\_

(4) Telephone number \_\_\_\_\_

(5) Social Security No. (last 4 digits) \_\_\_\_\_

(6) Spouse's name, if applicable \_\_\_\_\_

(7) Account/Reference number (if applicable): \_\_\_\_\_

Dear \_\_\_\_\_:

I dispute the following items and information in your report which are inaccurate, incomplete, and/or not verifiable for the following reasons:

You must reinvestigate these items within the deadlines provided by the Fair Credit Reporting Act, 15 U.S.C. § 1681i. Based on the above information, this reinvestigation should go beyond the original sources of information (i.e., former landlords), who are unreliable and biased.

If any item is incomplete, inaccurate, or not verifiable, you must correct or delete it from this report. While this reinvestigation is pending, you must amend your report and show these items as disputed. This applies not only to specific items but also the related trade lines.

Your failure to comply in full with this letter may be considered a violation of the Fair Credit Reporting Act and treated accordingly. I will await your response.

\_\_\_\_\_  
Signed Name                      Date

\_\_\_\_\_  
Printed Name