



Questions & Answers on Your Credit Report and Housing Court Judgments

I am trying to get a new apartment. The new landlord has told me that he will not rent the apartment to me because of a housing court money judgment he found out about from my credit report. What does that mean?

Under the law (The Fair Credit Reporting Act), the landlord must get your permission before looking at your credit report. If you gave him permission, he is likely looking at information that is reported to the three major credit reporting agencies. They are: Experian, Equifax and TransUnion. Basically, these agencies keep a file on every person who has a credit history—anyone who has ever borrowed money or had a credit card—with very specific details about the amount of credit or loan, payment histories, etc. Court judgments are more often being reported to the agencies as well and are often seen on credit reports.

If you had an eviction case in Housing Court in the past, a money judgment may have been entered against you, whether you were evicted or you subsequently paid all the back rent under an agreement.

How can I see my credit report?

You can get a free copy of your credit report from each of the three companies by either calling 1-877-322-8228 or on the internet at www.annualcreditreport.com. You should carefully look at all three reports. They have important information, the information in each is often different, and there are oftentimes errors.

DO NOT USE www.freecreditreport.com – they will charge you.

I now see the judgment on my credit report. It's an old judgment I haven't paid. Is there anything I can do to get it off the report?

If you have a legitimate old judgment that you have not paid, there is not much you can do.

If you are able to pay the judgment and you want to improve your credit report, you can contact the landlord to pay the judgment. If you do that, you must insist that the landlord file something called a Satisfaction of Judgment in court and that he notify the credit reporting agency that the judgment has been paid. You can also send proof to each of the credit agencies, showing that the money was paid and the judgment has been satisfied along with a letter stating that the information on your credit report should be corrected to reflect that payment. *See below for information on where to send a dispute letter.*

What if I already paid the judgment or if the case against me was dismissed but it is still showing up as a judgment on my credit report?

If any information is incorrect on your credit report, you should dispute it with the credit reporting agency by writing them a letter. The letter should include your name, your address history, and any information about any accounts.

If you paid the judgment and it is showing up as unpaid on your credit report, go to the Clerk's office in Housing Court and tell them you want to see the file for your case. Check the court file to see if it contains a document called a Satisfaction of Judgment. If there is such a document, make two copies of it and

send one copy of it with a letter stating that you paid the judgment to each of the credit agencies to the addressees listed below. Keep the other copy for your records.

If there is no proof in the file that you paid the judgment, you should request that the landlord file a Satisfaction of Judgment in court and have the landlord send a copy to you. You should send a letter to the credit reporting agencies at the addresses listed below stating that you have paid the judgment and include any proof you have of payment. When the landlord sends you a copy of the Satisfaction of Judgment, send a copy of it with a follow-up letter to the credit reporting agencies.

If the case was dismissed and no money judgment was issued, make a copy of the stipulation or order dismissing the case and send it to the credit reporting agencies with a letter explaining what happened and asking them to delete the case altogether from the credit report. If you don't have the stipulation or order, go to the Clerk's office and tell them you want to see the file for your case. Make two copies of the stipulation or order. Send one copy to the credit reporting agency and keep the other for your records.

Where do I send letters and disputes related to my credit reports?

Send any letter you write to ALL THREE of the following agencies. Remember to make a copy for yourself of any letter and proof that you send. The agencies will investigate and write back to you.

Equifax

P.O. Box 740256
Atlanta, GA 30374

TransUnion

2 Baldwin Place
P.O. Box 2000
Chester, PA 19022

Experian

P.O. Box 2002
Allen, TX 75013