

# Experian Public Record Mediation Claim Form

Instructions: Please complete the following and mail this form, along with any supporting documentation to:

Clark v. Experian Class Counsel  
1600 Market Street  
Suite 2510  
Philadelphia, PA 19103

## Personal Information

Print Name (First, Middle, Last): \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## General Claim Information

Was someone else's information put on your credit report?

Yes  No

Which type of public record was reported inaccurately on your Experian credit report?

Tax Lien  Civil Judgment  Unsure

A **Civil Judgment** is a ruling made against someone in a civil court, a non-criminal matter. This typically relates to an outstanding debt to a lender or creditor.

**Tax liens** include state and federal tax liens. A tax lien is filed when a person fails to pay property, income, or another form, of tax.

Please select the reason that best describes your public record claim.

Ownership  Updating Claim  Unsure

Select "**Ownership**" if you claim that Experian attributed a public record to you that really belonged to someone else.

Select "**Updating**" claim if you claim that Experian reported the wrong status of a public record, for example reporting a tax lien as unpaid when it was paid, or a judgment as unsatisfied when it was satisfied.

**Please provide details of the inaccuracy. Include additional pages if necessary.**

For Ownership claims, please explain why you believe the record doesn't belong to you (i.e. it belongs to a family member).

For Updating claims, please describe how you believe the public record should be reported on your credit report.

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**Evidence of Public Record Inaccuracy**

**For Updating Claims**

**Please attach evidence that the civil judgment or tax lien has been paid or satisfied, including the date the record was paid or satisfied (such as a date-stamped court record).**

For a civil judgment, this sort of document can be obtained from the court where your judgment was filed. Contact the court, and request a Satisfaction of Judgment or a Release and Satisfaction from the court where your judgment was filed.

A Satisfaction of Judgment, also referred to as a Release and Satisfaction is a legal document filed with the court that indicates the judgment had been paid, dismissed, vacated. You should have been provided a copy of this document when your judgment was satisfied, but if you did not, you can request a copy directly from the court. You will need to contact the court where your judgment was filed. Some courts have online record systems where you can print a copy this document.

For a tax lien, this sort of document can be obtained from the government agency where it was filed – often this agency is the county Register of Deeds, or state Department of Revenue, or the IRS. Contact the agency, and request a Lien Satisfaction.

Once a tax lien is satisfied or released, you should receive a lien notice of satisfaction or a lien notice of release.

**For Ownership Claims**

**Please provide evidence that Experian reported a civil judgment or tax lien on your credit report that did not belong to you.**

Examples of evidence are:

- Your Experian report, showing the civil judgment or tax lien that does not belong to you;

- A copy of your dispute with Experian, if you have previously disputed the inaccurate record;
- A copy of the actual public record that was reported, which shows it does not belong to you (such as a copy of the court's record of the civil judgment, or tax lien)

## Adverse Actions

“Adverse action” can include, but is not limited to, denial of credit, denial of insurance, denial of employment, denial of housing, higher interest rate, higher insurance rate, lower credit limit, lower loan amount, decrease in credit limit on existing account, or an increase on an existing insurancerate.

**Please select the type of adverse action that most accurately describes what you experienced due to Experian’s inaccurate reporting:**

- Denied loan
- Denied a credit card
- Denied an apartment
- Denied a job
- Denied insurance
- Offered a higher interest rate
- Offered a lower credit limit
- Offered a lower loan amount
- Decrease in credit limit on an existing account
- Increased insurance rate
- Other (If selected, please provide a detailed explanation of the adverse action below):

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**Approximate date the adverse action occurred (MM/DD/YYYY):** \_\_\_\_\_

This would be the date you were notified of the adverse action. For example, the date you were denied a loan, credit card, apartment, job, or insurance, or the date your credit limit decreased. To be eligible for a settlement offer in this case, your adverse action date must have taken place between January 15, 2014 and September 21, 2018.

If you don't remember the day, just enter the 1st day of the month. If you don't remember the month, enter January.

**Name of company that took the adverse action:** \_\_\_\_\_

**Any other details about the adverse action:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Please attach any documentation you have about this adverse action.**

If you faced multiple adverse actions, please answer the same questions as above for each adverse action, including:

- Type of adverse action
- Approximate date of adverse action
- Name of company that took the adverse action
- Any other details about the adverse action
- Any documentation you have about the adverse action