

As I understand it I have access to all the information in my credit files. Yet when I applied for a mortgage my lender said there was derogatory information in my file, I asked who the report came from "She said , Oh I can't tell you that". Now this did not prevent me from obtaining a loan, but I would like to get the information corrected.

Prior to applying for the loan I had purchased my own reports from Transunion, Equifax and Experian, I did not see the type of derogatory information my lender spoke of.

When I close on my home my closing costs will include the cost of this credit report, yet I am not allowed to see it or dispute it!

Julie Tuel

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