

7 Plug-and-Play Dispute Reasons That Leverage Metro 2 + FCRA Violations



CREDIT COMEBACK CLUB

WHAT IS METRO 2?

Metro 2 is the industry-standard format used by creditors to report consumer credit information to the major credit bureaus (Equifax, Experian, and TransUnion). This standardized reporting format contains over 100 fields of data that paint the complete picture of your credit history.

KEY POINT: *Most consumers don't realize that errors in Metro 2 data fields are a primary cause of credit report inaccuracies that can unfairly damage your score.*

"At Credit Comeback Club, we've identified Metro 2 errors on over 90% of credit reports we analyze. These aren't minor mistakes—they're costing you points on your credit score."

WHAT IS E-OSCAR?

E-OSCAR (Online Solution for Complete and Accurate Reporting) is the automated system used by credit bureaus to process disputes. When you file a dispute, it gets processed through the E-OSCAR system, which communicates with creditors electronically.

HOW IT WORKS:

1. You submit a dispute to the credit bureau
2. The credit bureau converts your dispute into an Automated Consumer Dispute Verification (ACDV)
3. The ACDV is sent to the creditor through E-OSCAR
4. The creditor investigates and responds through E-OSCAR
5. The credit bureau updates your report based on the response

EXPERT TIP: *The E-OSCAR system often uses standardized codes that can limit how thoroughly your dispute is investigated. Our Credit Comeback Club specialists know how to craft disputes that overcome these limitations. Schedule a free consultation at creditcomebackclub.com*

HOW TO ANALYZE YOUR CREDIT REPORT FOR METRO 2 ERRORS

STEP 1: OBTAIN YOUR FULL CREDIT REPORTS

Get your reports from all three bureaus (annualcreditreport.com offers free reports)

STEP 2: REVIEW ACCOUNT DETAILS CAREFULLY

For each account, verify:

- Account status codes
- Balance information
- Payment history
- Dates (especially Date of First Delinquency)

- Account ownership information
- Creditor information

STEP 3: LOOK FOR RED FLAGS

- Inconsistencies between credit reports
- Status codes that don't match your records
- Outdated negative information
- Duplicate accounts
- Accounts you don't recognize

STEP 4: DOCUMENT EVERYTHING

Keep detailed records of all errors you find, including:

- Account numbers
- Specific incorrect information
- Supporting documentation proving the error

FEELING OVERWHELMED? Credit reports are complex, and Metro 2 errors can be difficult to spot without training. Let our experts at Credit Comeback Club do the heavy lifting for you. Visit creditcomebackclub.com to get started.

CREDIT REPORT ERROR CHECKLIST

Use this checklist to quickly identify potential Metro 2 errors in your credit report:

ACCOUNT STATUS ERRORS

- Accounts showing as "charged off" that were settled or paid
- Collections showing as "open" that were paid
- Closed accounts showing as "open"
- Accounts showing late payments when payments were made on time

DATE ERRORS

- Date of First Delinquency (DOFD) changed after account was sold/transferred
- Account open dates that don't match when you actually opened the account
- Negative items older than 7 years still appearing on your report
- Incorrect late payment dates

BALANCE ERRORS

- Current balances showing on paid/settled accounts
- Incorrect high credit/credit limit amounts
- Balance amounts that don't match your records
- Incorrect past due amounts

ACCOUNT OWNERSHIP ERRORS

- Accounts that don't belong to you
- Authorized user accounts reported as primary accounts
- Accounts appearing multiple times under different names
- Joint accounts not properly identified

CREDITOR INFORMATION ERRORS

- Original creditor not properly identified on collection accounts
- Incorrect creditor contact information
- Multiple creditors reporting the same debt
- Creditor name doesn't match your records

PRO TIP: Check each identified error against all three credit bureaus—errors often appear on one report but not others. This inconsistency itself can be grounds for a dispute!

7 POWERFUL METRO 2 DISPUTE REASONS & STRATEGIES

1. INCORRECT ACCOUNT STATUS CODES

WHAT TO LOOK FOR: Accounts showing incorrect status like "charged off" when you settled the debt, or "collection" when you've paid in full.

EXAMPLE SCENARIO: You negotiated a settlement with a creditor for 60% of the balance and received a letter confirming the settlement. However, your credit report still shows the account as "charged off" instead of "settled" or "paid settlement."

DISPUTE STRATEGY: Request verification of the account status code and provide documentation of the settlement agreement. Cite the creditor's obligation under the FCRA to report accurate status codes.

"After 3 failed attempts at fixing my status code errors on my own, Credit Comeback Club helped me successfully dispute 4 accounts with incorrect status codes, raising my score by 87 points in just 45 days!" — Michael T., Atlanta

2. ILLEGAL RE-AGING

WHAT TO LOOK FOR: The Date of First Delinquency (DOFD) has been changed to a more recent date, effectively extending how long negative information remains on your report.

EXAMPLE SCENARIO: A credit card account first went delinquent in January 2018, but after it was sold to a collection agency, the DOFD was changed to March 2022. This illegal re-aging would allow the negative item to appear for 4+ additional years.

DISPUTE STRATEGY: Demand immediate deletion based on violation of FCRA Section 623(a)(5), which prohibits changing the DOFD. Provide any documentation showing the original delinquency date.

Illegal re-aging is one of the most common violations we find at Credit Comeback Club, yet most consumers never identify it. We've helped dozens of clients remove illegally re-aged accounts entirely.

3. BALANCE MISMATCHES

WHAT TO LOOK FOR: Reported balances that don't match your records, especially with charge-offs, collections, or settled accounts.

EXAMPLE SCENARIO: You settled a debt for \$3,000 on a \$7,500 balance and have documentation proving the settlement was completed. However, your credit report still shows the full \$7,500 balance or incorrectly shows a balance remaining.

DISPUTE STRATEGY: Challenge the balance accuracy and provide settlement documentation showing the correct amount paid and that no balance remains. Request verification of the reported amount.

4. DUPLICATE ACCOUNTS

WHAT TO LOOK FOR: The same debt appearing twice on your report, often with different account numbers or creditor names, artificially inflating your utilization ratio.

EXAMPLE SCENARIO: A credit card debt appears once under the original creditor and again under a collection agency, or the same mortgage is reported twice due to a servicing transfer.

DISPUTE STRATEGY: Identify both account numbers and request deletion of the duplicate entry. Cite FCRA requirements that information must be accurate and not misleading, and duplicate reporting creates a false impression of your credit profile.

5. MISSING PAYMENT HISTORY

WHAT TO LOOK FOR: Incomplete payment history reporting, especially where positive payment history is omitted while negative information is retained.

EXAMPLE SCENARIO: You made 24 on-time payments on an account before experiencing 3 late payments. However, the credit report only shows the 3 late payments and omits the 24 positive payments.

DISPUTE STRATEGY: Request verification of complete payment history. If the creditor cannot provide accurate and complete payment history, demand deletion of the account under FCRA requirements for complete and accurate reporting.

6. INCORRECT CREDITOR INFORMATION

WHAT TO LOOK FOR: Wrong original creditor information, especially with debt buyers, or incorrect account ownership details.

EXAMPLE SCENARIO: A debt buyer reports an account but fails to indicate the original creditor, or reports incorrectly that they are the original creditor when they purchased the debt from another company.

DISPUTE STRATEGY: Challenge the creditor information accuracy and request verification of the chain of ownership. If they cannot provide proper documentation showing the correct chain of title, request deletion.

7. EXPIRED REPORTING PERIOD

WHAT TO LOOK FOR: Negative items still appearing after the 7-year reporting period has expired (measured from the Date of First Delinquency).

EXAMPLE SCENARIO: A charge-off from February 2018 is still appearing on your credit report in March 2025, exceeding the 7-year limit.

DISPUTE STRATEGY: Demand immediate removal, citing FCRA Section 605(a) which limits most negative information to 7 years. Calculate the exact date when the item should have been removed and include this in your dispute.

Each month you wait to dispute these errors costs you in higher interest rates and denied opportunities. Our members see results in as little as 30 days.

SAMPLE DISPUTE LETTER

[Your Name]
[Your Address]
[City, State ZIP]
[Phone Number]
[Email Address]
[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State ZIP]

RE: Dispute of Inaccurate Credit Information

To Whom It May Concern:

I am writing to dispute inaccurate information in my credit report. I have reviewed my credit report dated [date of report] and found the following error that I am requesting be investigated and corrected immediately:

Account Information:

- Creditor Name: [Creditor Name]
- Account Number: XXX-XXX-[last 4 digits]
- Current Status Reported: [Current incorrect status]

Nature of Inaccuracy: The account above is currently reported with an incorrect status code showing "charged off." This is inaccurate because I settled this account on [date] for [amount], and have documentation confirming this settlement. According to Metro 2 reporting standards, this account should be reported as "settled" or "paid settlement" rather than "charged off."

Request for Correction: Please investigate this matter and update the account status to accurately reflect the settlement. I have attached a copy of the settlement agreement dated [date] as proof of my claim.

Under the Fair Credit Reporting Act, you are required to conduct a reasonable investigation into this matter and correct any inaccurate information. If you are unable to verify the accuracy of this information with the creditor, the disputed item should be removed from my credit report.

Please send me written confirmation of your findings and the actions taken regarding this dispute. If you have any questions or need additional information, please contact me at [your phone number].

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

1. Copy of Credit Report with disputed item highlighted
2. Copy of Settlement Agreement dated [date]
3. [Any other supporting documentation]

WHY DO IT YOURSELF? At Credit Comeback Club, we send professional dispute letters with specialized language that gets results. Schedule a consultation to see an example of the actual letters we send. Visit creditcomebackclub.com

HOW TO MAXIMIZE YOUR DISPUTE SUCCESS

1. **BE SPECIFIC:** Identify exact errors and Metro 2 fields that are incorrect
2. **PROVIDE EVIDENCE:** Include supporting documentation whenever possible
3. **CITE THE LAW:** Reference specific FCRA sections when applicable
4. **FOLLOW UP:** Mark your calendar for 30 days after submitting disputes
5. **ESCALATE IF NEEDED:** If disputes are rejected, consider sending disputes directly to creditors, filing CFPB complaints, or consulting with a consumer law attorney

YOUR RIGHTS UNDER THE FCRA

The Fair Credit Reporting Act gives you specific rights, including:

- The right to dispute inaccurate information
- The right to have information verified within 30 days
- The right to have unverifiable information removed
- The right to add a consumer statement to your file
- The right to sue credit bureaus and furnishers for violations

Remember: Credit bureaus and creditors are required by law to report accurate, verifiable information. You have the right to challenge anything that doesn't meet this standard.

WHY CHOOSE CREDIT COMEBACK CLUB?

While this guide gives you the tools to start the dispute process yourself, many of our clients come to us after trying the DIY approach without success. Here's why they choose us:

- **EXPERTISE:** Our specialists have helped dozens of clients successfully dispute Metro 2 errors.
- **TIME-SAVING:** We handle all the paperwork, follow-ups, and escalations — you focus on your life.
- **PROVEN RESULTS:** Average score increases of 80+ points for members who complete our program.
- **FLEXIBLE OPTIONS:** Three tiers built for different goals, timelines, and budgets.

OUR SERVICES

<p>STANDARD CCC Membership</p> <p>First work fee: \$75</p> <p>\$79 / month</p> <ul style="list-style-type: none"> ✓ Monthly credit report analysis ✓ Up to 3 dispute letters per month ✓ All accounts included ✓ We print, send & track ✓ Continuous creditor challenges ✓ Cancel anytime 	<p>MOST POPULAR</p> <p>VIP VIP Membership</p> <p>First work fee: \$99</p> <p>\$149 / month</p> <ul style="list-style-type: none"> ✓ Everything in Standard ✓ Priority turnaround ✓ Monthly strategy call ✓ Business credit roadmap ✓ Direct access to Chris 	<p>BEST VALUE Paid in Full</p> <p>First work fee: \$75 WAIVED</p> <p>\$499 6-month flat</p> <ul style="list-style-type: none"> ✓ Full Standard for 6 months ✓ First work fee waived ✓ No monthly billing ✓ Pay once, done ✓ Ideal for committed timeline
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READY TO TRANSFORM YOUR CREDIT?

Schedule your free consultation at creditcomebackclub.com
or call/text 480-913-9172

This guide is for informational purposes only and does not constitute legal advice. Credit laws vary by state and individual circumstances differ. Consult with a qualified attorney for advice specific to your situation.