

# **Kijan yon Eviksyon Afekte Kredi Mwen, Oswa Kapasite Mwen Pou M Lwe?**



**Legal Services of Greater Miami, Inc.**

**Projé Sou Dwa Lokaté**

**Renters' Education and Advocacy Legal Lines (REAL)**

**<https://sites.google.com/site/reallsgmi>**

**[www.lsgmi.org](http://www.lsgmi.org)**

## **ÈSKE YON EVIKSYON KA AFEKTE KREDI MWEN?**

Pwosè ekspilsyon fòse (eviksyon) an jeneral parèt sou yon seri rapò lè y ap theke dosye lokatè yo ke pwopriyetè yo itilize lè yo pral pran yon lokatè. Yon seri konpayi prive rasanble rapò sa yo ki genyen an jeneral yon rapò kredi, enfòmasyon sou ekspilsyon fòse ki te fèt deja ak nenpòt zak kriminel. Kidonk, yon dosye ekspilsyon fòse (eviksyon) yo fè kont ou ka parèt nan listwa kredi ou.

Si rapò kredi ou montre te gen yon dosye eviksyon kont ou, li ka afekte yon pwolonjman kredi yon kreyansye ta vle ba ou. Enfòmasyon yo ka rete sou rapò kredi ou pandan 7 lane, kidonk yon eviksyon ka yon pwoblèm si ou eseye lwe yon nouvo kay, oubyen si w ap eseye jwenn kredi .

## **E SI YON PWOPRIYETÈ PA VLE LWE M KAY?**

Si yon nouvo pwopriyetè pa vle lwe ou kay akòz listwa kredi ou, pwopriyetè a DWE:

- (1) Anonse w ke li pa vle;
- (2) Ba w enfòmasyon sou kontak ajans kredi yo abitye bay rapò ou a epi,
- (3) Fè w konnen li posib pou gen kopi rapò kredi ou a gratis de Ajans sa nan mwens pase 60 jou aprè notifikasyon an.

Si pwopriyetè ou a refize lwe ou akòz rapò rezilta investigasyon an, pwopriyetè a dwe anonse w pou ki rezon yo nye ou. Ou dwe answit gen yon kopi rapò investigasyon an pou w k ap kontakte konpayi ki bay rapò a dirèkteman. Si gen kèk enfòmasyon ki pa kòrèk, ou dwe repòte sa bay konpayi a epi ou dwe repòte l tou bay pwopriyetè a .

## **KISA POU M FE SI YO DEPOZE YON PLENT EVIKSYON KONT MWEN?**

Si yo depoze yon plent eviksyon kont ou, ou dwe reponn. Yon plent se dokiman legal pwopriyetè a dwe depoze pou l kòmanse demach eviksyon an kont ou.

Si ou pa reponn plent lan, yon jij ap ekri yon defo kont ou k ap vle di ou pèdi ka oubyen pwosè a.

Si ou resevwa yon eviksyon, ou dwe chèche konsèy yon avoka pou wè si gen defans ou ka fè epi pou evite tout enpak negatif sou kredi ou. Ou dwe mande panfle Legal Services of Greater Miami, Inc. genyen sou kijan pou reponn a yon eviksyon.

## **KIJAN POU M JWENN RAPÒ KREDI MWEN?**

Legalman ou gen dwa a yon kopi rapò kredi w gratis yon fwa chak 12 mwa.

Ou ka mande rapò kredi gratis ou a atravè Sèvis pou Rekizisyon Rapò Kredi Anyèl. Ou ka ale sou entènèt pou mande rapò kredi ou sou: [www.annualcreditreport.com](http://www.annualcreditreport.com) oubyen ou ka rele 1-877-322-8228. W ap gen pou bay non w, adrès ou, nimewo sosyal ou, ak dat nesans ou. Si ou te deplase pandan 2 ane pase yo, yo ka mande w pou bay adrès avan yo. Yo ka mande w tout ou pou bay enfòmasyon sou kont kredi ou gen kounye a ak sa ki ansyen.

## **KISA POU M FÈ SI GEN ERÈ NAN RAPÒ KREDI MWEN AN?**

Si ou jwenn erè nan rapò kredi ou, ou dwe voye yon lèt bat Ajans rapò kredi a pou anonse yo erè a. Ou dwe itilize modèl lèt ki nan panfle sa.

Ou ka soumèt yon eksplikasyon sou tout enfòmasyon ke yo antre nan kredi ou bay ajans ki rapòte kredi a. Eksplikasyon an pa dwe depase 100 mo.



## **Legal Services of Greater Miami, Inc.**

### **Biro Prensipal**

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### **Monroe County**

Telefòn-n: (877) 715-7464  
TTD: (877) 715-7461

***Passionately Committed to Equal Justice***

Se Legal Services of Greater Miami, Inc. ki prepare dokiman sa yo e dokiman sa yo pa gen dwa repwodui oswa distribye pazavan LSGMI bay yon otorizasyon a lekri.

\_\_\_\_\_

Date

\_\_\_\_\_

Credit Reporting Agency Name

\_\_\_\_\_

\_\_\_\_\_

Credit Reporting Agency Address

**RE: CREDIT REPORT ERROR**

Dear Sir or Madam:

I have discovered inaccurate information on my credit report maintained by [CREDIT AGENCY NAME: \_\_\_\_\_]  
\_\_\_\_\_] . The report is in my name: [YOUR NAME: \_\_\_\_\_] . My Social Security Number is: [YOUR  
SSN: \_\_\_\_\_] .

Enclosed please find a copy of my credit report containing the mistaken data. I have highlighted the errors. The Fair Credit Reporting Act defines the following as billing errors that must be corrected. Specifically, the following information is wrong [CHECK ONE]:

- A purchase made by someone other than the account's unauthorized user or something that I did not buy.
- A disagreement between the purchase price and the price shown on the bill.
- A charge for a product or service that was not delivered according to the agreement.
- Mathematical errors.
- Other questionable items or entries for which I need more information.

For the incorrect data that appears on my credit report, the creditor's name is: [CREDITOR'S NAME: \_\_\_\_\_]  
\_\_\_\_\_] , and the account number is: [ACCOUNT NUMBER: \_\_\_\_\_] . I believe the  
information on my credit report is wrong because [EXPLAIN DETAILS: \_\_\_\_\_]  
\_\_\_\_\_].

Please investigate this matter with the creditor in question. Should you find there is an error, please remove this error from my credit report.

In addition, please make this letter a permanent part of my credit record.

If you have any questions about my request or the credit information in question, please do not hesitate to call me at the number below.

Thank you for your prompt attention to my request.

Sincerely,

\_\_\_\_\_

Your signature

\_\_\_\_\_

Your printed name

\_\_\_\_\_

\_\_\_\_\_

Your address

Enclosure: Credit report.