

# FCRA Section 605C Consumer Submission

## Human Trafficking – Request to Block Adverse Information

Date: February 15, 2024  
Full Name: Jane Ann Smith  
DOB: 01/01/1980  
SSN: 123-45-6789  
Address: 123 Main Street  
Fort Worth, TX 76110

RE: Section 605C Trafficking Block Request

To whom it may concern,

I am a survivor of Human Trafficking. The adverse information listed below, which may appear (or currently appears) on a Consumer Report or Background Check, is the result of Trafficking:

### **Financial**

#### **Equifax:**

- Public Record: CHAPTER 13 BANKRUPTCY  
Date Filed: 01/25/2023
- Creditor: TXENERGY  
Date Reported: 12/01/2023  
Current Status: CHARGE OFF
- Creditor: FCC/TBOM  
Date Reported: 02/01/2024  
Current Status: DELINQ 30
- Creditor: CAP ONE  
Date Reported: 01/01/2024  
Current Status: BANKRUPTCY

**TransUnion:**

- Public Record: CHAPTER 13 BANKRUPTCY  
Date Filed: 01/25/2023
- Creditor: CONN CREDI  
Date Reported: 02/01/2024  
Current Status: DELINQ 30

**Experian:**

- Public Record: CHAPTER 13 BANKRUPTCY  
Date Filed: 01/25/2023
- Creditor: FCC/TBOM  
Date Reported: 10/01/2022  
Current Status: DELINQ 30

**Criminal**

**Santa Fe County, NM:**

- Case Number 2002CF11111111 (PROSTITUTION)(CLASS A MISDEMEANOR)(2002)

**Dallas County, TX:**

- Case Number M123456 (HOT CHECK X2)(MISDEMEANOR)(2008)
- Case Number M987654 (CREDIT CARD ABUSE)(MISDEMEANOR)(2008)
- Case Number M456789 (DRIVING WHILE LICENSE SUSPENDED/INVALID)(MISDEMEANOR)(2006)
- Case Number M22222 (THEFT 500)(MISDEMEANOR)(2007)

### **Tarrant County, TX:**

- Case Number 1234567 (MAN DEL CS PG 1 <1G)(STATE JAIL FELONY)(2000)
- Case Number 1234567910 (MAN DEL CS PG 1 <1G)(STATE JAIL FELONY)(2000)
- Case Number 345678 (THEFT PROP >=\$50<\$500)(MISDEMEANOR B)(1998)
- Case Number 9123456 (THEFT PROP >=\$100<\$750)(MISDEMEANOR B)(2014)
- Case Number 121212 (FRAUD USE/POSS IDENTIFYING INFO # OF ITEMS <5)(STATE JAIL FELONY)(2014)
- Case Number 32323232 (THEFT PROP <\$1,500 2/MORE PREV CONVIC)(STATE JAIL FELONY)(2014)
- Case Number 4545454 (DISORDERLY CONDUCT)(STATE JAIL FELONY)(2015)
- Case Number 65656565 (CRIMINAL TRESPASSING)(MISDEMEANOR)(2017)
- Case Number 7788998855 (FAIL TO IDENTIFY FUGITIVE INTENT GIVE FALSE INFO)(MISDEMEANOR A)(2015)
- Case Number 66559988 (THEFT PROP >=\$100<\$750)(MISDEMEANOR CLASS A)(2017) / (DISORDERLY CONDUCT)(MISDEMEANOR CLASS A)(2017)

### **State of Texas:**

- Case Number 2003CF00053589 (PROSTITUTION)(CLASS C FELONY)(2003)

### **Driving Records**

#### **Driver's License State: Texas**

- DRIVING W/O DL (2021)
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Pursuant to 605C of the Fair Credit Reporting Act, I respectfully request that you block the reporting of the above adverse information (and any other information related thereto) within four business days (see 12 CFR §1022.142(e)(1)). In addition, please send me notification of the action taken pursuant to this request within five business days (see 12 CFR §1022.142(f)).

**My preferred method of contact:**

- Email
- Mail
- Phone
- Please contact my Advocate on my behalf

**My representative's information:** *(Optional)*

Representative Name: Sally Jones

Representative Email: smith@ATO.org

Representative Phone: 682.111.3333

Sincerely,

Jane Smith

**ENCLOSURES**

- **Proof of Identity *(attached)*:**

- Driver's License
- State-Issued ID Card
- Passport
- Other: \_\_\_\_\_

- **Trafficking Documentation:**

- JANE SMITH FCRA Section 605C Self-Attestation Form *(attached)*