LOMA LINDA UNIVERSITY
STUDENT LOAN ACCOUNTS OFFICE
CONSUMER CREDIT BUREAU DISPUTE INSTRUCTIONS

Dear Graduate/Former Student

Below are the instructions you must follow if you would like to dispute something reported to the credit bureau on your student loans with Loma Linda University, Student Loan Accounts Office.

1) File a consumer dispute with Experian at **https://www.experian.com/disputes/main.html** . For information about the dispute process go to **https://www.experian.com/blogs/ask-experian/credit-education/faqs/disputes-faqs/** . Please let them know which student loan(s) you are disputing so they may send us your dispute electronically.

2) In addition to step #1, please send Loma Linda University, Student Loan Accounts Office a letter indicating what loan(s) you are filing a consumer dispute on, indicate the date(s) it was reported to the credit bureau, and why you believe this reporting is incorrect. We highly recommend you provide any supporting documentation you may have to support your letter and if you have a copy of your credit bureau report, please provide a copy to the LLU, Student Loan Accounts Office.

Once Loma Linda University, Student Loan Accounts Office receives the electronic Consumer Dispute form from Experian, your letter, and supporting documentation (copy of front and back of cancelled checks, deferment/forbearance/cancellation forms, etc.) we will review and make a decision if any changes need to be made or not on your credit bureau report. **Please note**: it is Loma Linda University's policy not to change or delete any credit reporting unless Loma Linda University has reported in error.

You may send your letter and supporting documentation to:

> Loma Linda University
> Student Loan Accounts Office
> 11139 Anderson St Room 109
> Loma Linda CA 92350
> stlncoll@llu.edu

Please note: If we fail to receive a letter and supporting documentation from you we are still required to respond to your consumer dispute through Experian and LLU will make a decision based on your loan account history.