

**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 campus-based student loans you borrowed from Loma Linda University being serviced by Heartland ECSI.

Instructions

1. To file an online consumer dispute, visit <https://www.experian.com/help/dispute-credit/>. For information about the consumer dispute process, visit <https://www.experian.com/blogs/ask-experian/credit-education/faqs/how-to-dispute-credit-report-information/>. 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 immediately send Loma Linda University, Student Loan Collection Office a written 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 that you provide all supporting documentation you may have to support your letter, such as copy of front and back of cancelled checks, deferment/forbearance/cancellation forms, etc. If you have a copy of your credit bureau report, please also provide a copy of it to the LLU, Student Loan Accounts Office.

Once Loma Linda University, Student Loan Accounts Office receives the electronic Consumer Dispute form from Experian, and if we receive letter and supporting documentation from you, we will review and make a determination if any changes need to be made on your credit bureau report. Please note that Loma Linda University's policy is not to change or delete any credit reporting unless Loma Linda University has reported in error.

You may send your letter and supporting documentation via email, fax, or mail to

Loma Linda University
Student Loan Accounts Office
11139 Anderson St Room 109
Loma Linda CA 92350
Fax: 909-558-7904 Attn: Student Loan Accounts Office
Email: stlncoll@llu.edu

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