

# The Legal Intelligencer

THE OLDEST LAW JOURNAL IN THE UNITED STATES 1843 - 2007

PHILADELPHIA, MONDAY, APRIL 30, 2007

VOL 235 • NO. 83 \$3.00

ALM

## Credit Agency Error Brings \$800K Award for Colo. Woman

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A federal jury on Thursday awarded \$800,000 to woman who claimed that a credit-reporting agency falsely branded her as a Colombian drug dealer when it confused her with someone on the U.S. Treasury Department's watchlist of known narcotics traffickers.

Plaintiff Sandra Cortez, 62, claimed that the error created humiliating ordeals when she was trying to buy a car and later when

she was renting an apartment, but that Trans Union ignored her repeated pleas to have the erroneous information taken off her credit report.

After a three-day trial, the jury in *Cortez v. Trans Union* found that Trans Union had violated four provisions of the Fair Credit Reporting Act and awarded Sandra Cortez \$50,000 in compensatory damages and \$750,000 in punitive damages.

The jury also apparently wanted to make sure that its verdict sent a clear message. On the verdict form, below the monetary

awards, the jury wrote: "The Trans Union business process needs to be completely revamped with much more focus on customer service and the consumer."

According to court papers, Cortez, who hails from Highlands Ranch, Colo., first learned of the error when she was purchasing a car and was told that her credit report included an "alert" that she was a match for someone listed by the Treasury Department's Office of Foreign Assets Control.

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