

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

CONVERGENT 96282156:

Equifax is reporting information on my credit report which I do not recognize. I contacted the company directly and they were unable to find any information regarding the account they are reporting. I don't understand why they can't find information for information that *they* are reporting, but they told me to contact the credit bureaus.

This information must belong to someone else; maybe someone with a similar name or social security number? I only know that **it is not mine**. I just recently sent to you my current identity documentation to update my personal information on my report so you should be able to clearly identify that the information does not belong to me.

HLTHCARE COL Z90573:

Equifax is reporting information to my credit report as a Medical Collection when it was actually paid by my insurance and should have never have become a collection. I called my medical provider and they told me there was a delay in the insurance claim, but that my bill HAD BEEN PAID and they apologized for the inconvenience. I am aware of the March 2015 New York Attorney General national settlement with the credit bureaus that requires deletion of paid medical collections, even when there has been a delay by the insurance company. Any collection information is in **error** and should be **deleted**.

HLTHCARE COL AC7306:

Equifax is reporting information to my credit report as a Medical Collection when it was actually paid by my insurance and should have never have become a collection. I called my medical provider and they told me there was a delay in the insurance claim, but that my bill HAD BEEN PAID and they apologized for the inconvenience. I am aware of the March 2015 New York Attorney General national settlement with the credit bureaus that requires deletion of paid medical collections, even when there has been a delay by the insurance company. Any collection information is in **error** and should be **deleted**.

HLTHCARE COL AC7305:

Equifax is reporting information to my credit report as a Medical Collection when it was actually paid by my insurance and should have never have become a collection. I called my medical provider and they told me there was a delay in the insurance claim, but that my bill HAD BEEN PAID and they apologized for the inconvenience. I am aware of the March 2015 New York Attorney General national settlement with the

credit bureaus that requires deletion of paid medical collections, even when there has been a delay by the insurance company. Any collection information is in **error** and should be **deleted**.

CAPITAL ONE BANK USA 5178059289117518:

Equifax is reporting negative information to my credit report even though **I am only an Authorized User**. This is a violation of the FCRA and I respectfully request that you **remove** the information immediately.

According to the FCRA, only information on credit issued to a consumer is allowed. I never completed a credit application for this account. If someone is an authorized user, they are not responsible for the debt and did not receive credit. An authorized user does not have credit on the account; only the signor is responsible. Per my request, please remove the Authorized User account information from my credit file and send me notice of the deletion.

Please provide me an updated credit report with the corrected information. Your expeditious response to this request is appreciated.

Sincerely,

Salma Othman
420 N 64th Pl Apt 207
Mesa, AZ 85205
SSN : 030-15-9175
DOB : 06/03/1982

07/07/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

DLVRY FN SVC 904241E29123:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Trans Union isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

HLTHCARE COL Z90573:

Trans Union is reporting information to my credit report as a Medical Collection when it was actually paid by my insurance and should have never have become a collection. I called my medical provider and they told me there was a delay in the insurance claim, but that my bill HAD BEEN PAID and they apologized for the inconvenience. I am aware of the March 2015 New York Attorney General national settlement with the credit bureaus that requires deletion of paid medical collections, even when there has been a delay by the insurance company. Any collection information is in **error** and should be **deleted**.

DLVRY FN SVC 904241E29124:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Trans Union isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

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DLVRY FN SVC 904241F28815:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Trans Union isn't even reporting the date that the account first

went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

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DLVRY FN SVC 904241E29125:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Trans Union isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

Please provide me an updated credit report with the corrected information. Your expeditious response to this request is appreciated.

Sincerely,

Salma Othman
420 N 64th Pl Apt 207

Mesa, AZ 85205
SSN : 030-15-9175
DOB : 06/03/1982

07/07/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

DLVRY FN SVC 904241E29124:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Experian isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

DLVRY FN SVC 904241F28815:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Experian isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

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Revsolve Inc I100PRXXXXXXXXXXXX:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Experian isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by Revsolve Inc.

DLVRY FN SVC 904241E29125:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Experian isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by DLVRY FN SVC.

Revsolve Inc I100BXXXXXXXXXXXXXXXXXX:

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Revsolve Inc I100BXXXXXXXXXXXXXXXXXX:

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INTERNATIONAL COLLECTI 100033XXXXXXXXXX:

The following account is reporting inaccurately. The account status should not be a collection and there should be no balance because it was paid. Experian isn't even reporting the date that the account first went delinquent - what is that date? I believe this account has been re-aged by INTERNATIONAL COLLECTI.

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