

11/30/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

HLTHCARE COL BK7840:

Equifax is reporting an account on my credit report that I do not recognize. Upon further examination and research it became obvious that even *IF* the alleged account did belong to me, there are other serious and illegal reporting errors. The *Date of Delinquency* that you are reporting is *not even* possible since it occurs after the open date for the collection. The Date of Delinquency is with the original creditor. I believe this is a purposeful attempt to re-age the debt and unfairly harm my credit score, which I have heard is common with collection agencies. I request this re-aged account be removed immediately.

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

Sincerely,

Yvonne Quiroz
250 E Ray Rd Apt 3022
Chandler, AZ 85225
SSN : 549-83-7931
DOB : 09/26/1983

11/30/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

BUR MED ECON 8554640:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Trans Union is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Trans Union within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

DLVRY FN SVC 867355F12477:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Trans Union was supposed to reply to me within 30 days. That has now expired; it must be that the information I disputed was either inaccurate, or it could not be verified so it needs to be deleted.

DLVRY FN SVC 867355D57542:

Trans Union is reporting an account on my credit report that I do not recognize. Upon further examination and research it became obvious that even *IF* the alleged account did belong to me, there are other serious and illegal reporting errors. The *Date of Delinquency* that you are reporting is *not even* possible since it occurs after the open date for the collection. The Date of Delinquency is with the original creditor. I believe this is a purposeful attempt to re-age the debt and unfairly harm my credit score, which I have heard is common with collection agencies. I request this re-aged account be removed immediately.

DLVRY FN SVC 867355E80989:

Trans Union is reporting an account on my credit report that I do not recognize. Upon further examination and research it became obvious that even *IF* the alleged account did belong to me, there are other serious and illegal reporting errors. The *Date of Delinquency* that you are reporting is *not even* possible since it occurs after the open date for the collection. The Date of Delinquency is with the original creditor. I believe this is a purposeful attempt to re-age the debt and unfairly harm my credit score, which I have heard is common with collection agencies. I request this re-aged account be removed immediately.

HLTHCARE COL BK7840:

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and research it became obvious that even *IF* the alleged account did belong to me, there are other serious and illegal reporting errors. The *Date of Delinquency* that you are reporting is *not even* possible since it occurs after the open date for the collection. The Date of Delinquency is with the original creditor. I believe this is a purposeful attempt to re-age the debt and unfairly harm my credit score, which I have heard is common with collection agencies. I request this re-aged account be removed immediately.

DLVRY FN SVC 867355F12478:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Trans Union was supposed to reply to me within 30 days. That has now expired; it must be that the information I disputed was either inaccurate, or it could not be verified so it needs to be deleted.

DLVRY FN SVC 867355F47454:

Trans Union is reporting an account on my credit report that I do not recognize. Upon further examination and research it became obvious that even *IF* the alleged account did belong to me, there are other serious and illegal reporting errors. The *Date of Delinquency* that you are reporting is *not even* possible since it occurs after the open date for the collection. The Date of Delinquency is with the original creditor. I believe this is a purposeful attempt to re-age the debt and unfairly harm my credit score, which I have heard is common with collection agencies. I request this re-aged account be removed immediately.

BUR MED ECON 7528414:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Trans Union is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Trans Union within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

BUR MED ECON 7495388:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Trans Union is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Trans Union within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

BUR MED ECON 8004192:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Trans Union is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Trans Union within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

BUR MED ECON 7898544:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Trans Union is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Trans Union within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

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

Sincerely,

Yvonne Quiroz
250 E Ray Rd Apt 3022
Chandler, AZ 85225
SSN : 549-83-7931
DOB : 09/26/1983

11/30/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

BUR MED ECON 8554640:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

BUR MED ECON 7495388:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

DLVRY FN SVC 867355F12477:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

DELIVERY FINANCIAL SER 867355XXXXXX:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

BUR MED ECON 8004192:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which

I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

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BUR MED ECON 7528414:

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

Sincerely,

Yvonne Quiroz
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Chandler, AZ 85225
SSN : 549-83-7931
DOB : 09/26/1983

11/30/2021

BUR MED ECON
326 E CORONADO RD
Phoenix, AZ 85004

Dear Customer Service Representative:

BUR MED ECON 8554640:

I sent you a request on 10/07/2021 to validate the debt you are trying to collect and you ignored it and have continued to report it to my credit. This letter will again request that you comply with the law and provide me with the minimum validation of debt: contract with the original creditor with my personal signature, payment history provided on the original account and date of the last payment, original amount of the debt and how you calculated what you say I owe.

BUR MED ECON 7898544:

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and how you calculated what you say I owe.

Please update your reporting information. Your expeditious response to this request is appreciated.

Sincerely,

Yvonne Quiroz
250 E Ray Rd Apt 3022
Chandler, AZ 85225
SSN : XXX-XX-7931
DOB : 09/26/1983

11/30/2021

HLTHCARE COL
2432 W PEORIA AVE
PHOENIX, AZ 85029

Dear Customer Service Representative:

HLTHCARE COL BK7840:

I sent you a request on 10/07/2021 to validate the debt you are trying to collect and you ignored it and have continued to report it to my credit. This letter will again request that you comply with the law and provide me with the minimum validation of debt: contract with the original creditor with my personal signature, payment history provided on the original account and date of the last payment, original amount of the debt and how you calculated what you say I owe.

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SSN : XXX-XX-7931
DOB : 09/26/1983

11/30/2021

DLVRY FN SVC
3710 W GREENWAY ROAD
PHOENIX, AZ 85053

Dear Customer Service Representative:

DLVRY FN SVC 867355F12477:

I sent you a request on 10/07/2021 to validate the debt you are trying to collect and you ignored it and have continued to report it to my credit. This letter will again request that you comply with the law and provide me with the minimum validation of debt: contract with the original creditor with my personal signature, payment history provided on the original account and date of the last payment, original amount of the debt and how you calculated what you say I owe.

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DLVRY FN SVC 867355D57542:

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