

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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.

PRIME GROUP HOLDINGS LLC 18006902:

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.

TSI 940 84139018:

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.

COX COMMUNICATIONS 73209032:

Equifax is reporting this account inaccurately. I am enclosing a copy of the investigation results from another credit bureau which shows that they accurately completed their investigation and corrected my report. The enclosed reinvestigation is **proof** that the disputed information was found inaccurate or incomplete and must be corrected. There is only ONE source of information and that's the creditor. If the other bureau contacted the creditor and determined it should be deleted; there is no excuse for Equifax to continue reporting the very same inaccurate account. Now that I have informed you of this new information, Equifax is open to liability. Please remove this erroneous account from my credit report.

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

request is appreciated.

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

09/08/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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.

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CREDIT COLL 68525618:

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.

I C SYSTEM 126962337:

Trans Union 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.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

09/08/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

I received a form letter from Experian that you verified information on my credit report. You did not provide any information specific to me. This letter is a formal request for the description of the procedures you used to determine the accuracy and completeness of this disputed information as I believe that the data listed below is not being reported legally. I am requesting your compliance with the FCRA regarding your investigation. Please explain to me *HOW* you conducted your investigation: who you talked to at IQ DATA INT, copies of emails communications, copies of documents reviewed and any data provided, such as date of the first delinquency.

PRIME GROUP HOLDINGS LLC 18006902:

I received a form letter from Experian that you verified information on my credit report. You did not provide any information specific to me. This letter is a formal request for the description of the procedures you used to determine the accuracy and completeness of this disputed information as I believe that the data listed below is not being reported legally. I am requesting your compliance with the FCRA regarding your investigation. Please explain to me *HOW* you conducted your investigation: who you talked to at PRIME GROUP HOLDINGS LLC, copies of emails communications, copies of documents reviewed and any data provided, such as date of the first delinquency.

TSI 940 84139018:

I received a form letter from Experian that you verified information on my credit report. You did not provide any information specific to me. This letter is a formal request for the description of the procedures you used to determine the accuracy and completeness of this disputed information as I believe that the data listed below is not being reported legally. I am requesting your compliance with the FCRA regarding your investigation. Please explain to me *HOW* you conducted your investigation: who you talked to at TSI 940, copies of emails communications, copies of documents reviewed and any data provided, such as date of the first delinquency.

I C SYSTEM 126962337:

Experian 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.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

09/08/2021

CREDIT COLL
PO BOX 607
NORWOOD, MA 02062

Dear Customer Service Representative:

CREDIT COLL 68525618:

I recently pulled my credit report and discovered a collection account I did not recognize. I have no knowledge of this collection and I am formally requesting validation of the debt. I never entered into any contractual arrangements with CREDIT COLL. I am officially disputing this debt and any subsequent update or reporting to the credit bureaus will be documented and considered collection activity. I think you are illegally re-aging this account so you have longer to collect. I did some research and I request that you provide me the following proof documentation Do not waste my time or yours by simply sending me a letter, without the following proof attached: payment history provided by the original creditor showing when the last payment was made, the original creditor's name and address, the original contract with my personal signature, proof that you legally own the debt, proof that you sent me initial notice of the debt since I don't believe I received anything, original amount of the debt and how you calculated what you say I owe.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

09/08/2021

IQ DATA INT
PO BOX 39
BOTHELL, WA 98041

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

I recently pulled my credit report and discovered a collection account I did not recognize. I have no knowledge of this collection and I am formally requesting validation of the debt. I never entered into any contractual arrangements with IQ DATA INT. I am officially disputing this debt and any subsequent update or reporting to the credit bureaus will be documented and considered collection activity. I think you are illegally re-aging this account so you have longer to collect. I did some research and I request that you provide me the following proof documentation Do not waste my time or yours by simply sending me a letter, without the following proof attached: payment history provided by the original creditor showing when the last payment was made, the original creditor's name and address, the original contract with my personal signature, proof that you legally own the debt, proof that you sent me initial notice of the debt since I don't believe I received anything, original amount of the debt and how you calculated what you say I owe.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

09/08/2021

PRIME GROUP HOLDINGS LLC
25954 EDEN LANDING ROAD
HAYWARD, CA 945453816

Dear Customer Service Representative:

PRIME GROUP HOLDINGS LLC 18006902:

I recently pulled my credit report and discovered a collection account I did not recognize. I have no knowledge of this collection and I am formally requesting validation of the debt. I never entered into any contractual arrangements with PRIME GROUP HOLDINGS LLC. I am officially disputing this debt and any subsequent update or reporting to the credit bureaus will be documented and considered collection activity. I think you are illegally re-aging this account so you have longer to collect. I did some research and I request that you provide me the following proof documentation Do not waste my time or yours by simply sending me a letter, without the following proof attached: payment history provided by the original creditor showing when the last payment was made, the original creditor's name and address, the original contract with my personal signature, proof that you legally own the debt, proof that you sent me initial notice of the debt since I don't believe I received anything, original amount of the debt and how you calculated what you say I owe.

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Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

09/08/2021

TSI 940
PO BOX 15095
WILMINGTON, DE 19850

Dear Customer Service Representative:

TSI 940 84139018:

I recently pulled my credit report and discovered a collection account I did not recognize. I have no knowledge of this collection and I am formally requesting validation of the debt. I never entered into any contractual arrangements with TSI 940. I am officially disputing this debt and any subsequent update or reporting to the credit bureaus will be documented and considered collection activity. I think you are illegally re-aging this account so you have longer to collect. I did some research and I request that you provide me the following proof documentation Do not waste my time or yours by simply sending me a letter, without the following proof attached: payment history provided by the original creditor showing when the last payment was made, the original creditor's name and address, the original contract with my personal signature, proof that you legally own the debt, proof that you sent me initial notice of the debt since I don't believe I received anything, original amount of the debt and how you calculated what you say I owe.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

09/08/2021

COX COMMUNICATIONS
6080 TENNYSON PARKWAY
PLANO, TX 75024

Dear Customer Service Representative:

COX COMMUNICATIONS 73209032:

I recently pulled my credit report and discovered a collection account I did not recognize. I have no knowledge of this collection and I am formally requesting validation of the debt. I never entered into any contractual arrangements with COX COMMUNICATIONS. I am officially disputing this debt and any subsequent update or reporting to the credit bureaus will be documented and considered collection activity. I think you are illegally re-aging this account so you have longer to collect. I did some research and I request that you provide me the following proof documentation Do not waste my time or yours by simply sending me a letter, without the following proof attached: payment history provided by the original creditor showing when the last payment was made, the original creditor's name and address, the original contract with my personal signature, proof that you legally own the debt, proof that you sent me initial notice of the debt since I don't believe I received anything, original amount of the debt and how you calculated what you say I owe.

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Sincerely,

Justin Fletcher
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Phoenix, AZ 85033
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