

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

PORTFOLIO RC COMEN-44192172123325:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Equifax 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.

MIDLAND CRED 300568308:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Equifax 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.

SOURCE RECVB 22670494:

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.

MIDLAND FUND 305674492:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Equifax 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.

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

Sincerely,

David Sexton Jr
18082 W Ivy Ln
Surprise, AZ 85388
SSN : 151-80-1816
DOB : 01/16/1973

11/22/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

PORTFOLIO RC 6044192172123325:

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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David Sexton Jr
18082 W Ivy Ln
Surprise, AZ 85388
SSN : 151-80-1816
DOB : 01/16/1973

11/22/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

PORTFOLIO RC 6044192172123325:

You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Experian 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.

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You received my letter disputing the accuracy of account information on my credit report, over thirty (30) days ago. Experian 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.

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Sincerely,

David Sexton Jr
18082 W Ivy Ln
Surprise, AZ 85388
SSN : 151-80-1816
DOB : 01/16/1973

11/22/2021

PORTFOLIO RC
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

Dear Customer Service Representative:

PORTFOLIO RC 6044192172123325:

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 PORTFOLIO RC. 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.

PORTFOLIO RC COMEN-44192172123325:

I recently pulled my credit report and discovered that this collection account is being reported by your company. I disputed this account as inaccurate with the credit bureaus and they replied that you verified the reporting is correct. I have a right to see the information you used in your investigation. I am officially disputing this account and requesting a validation of debt. I never signed a contract with your company. I request the following: the original creditor's name and address, history of payments to the original creditor (statements), original amount of the debt and how you calculated what you say I owe, the original contract with my signature, proof you sent me an initial notice about the debt, proof you legally own the debt.

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

Sincerely,

David Sexton Jr
18082 W Ivy Ln
Surprise, AZ 85388
SSN : XXX-XX-1816

DOB : 01/16/1973

11/22/2021

MIDLAND CRED
320 EAST BIG BEAVER
TROY, MI 48083

Dear Customer Service Representative:

MIDLAND CRED 300568308:

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 MIDLAND CRED. 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,

David Sexton Jr
18082 W Ivy Ln
Surprise, AZ 85388
SSN : XXX-XX-1816
DOB : 01/16/1973

11/22/2021

SOURCE RECVB
PO BOX 4068
GREENSBORO, NC 27404

Dear Customer Service Representative:

SOURCE RECVB 22670494:

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 SOURCE RECVB. 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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TROY, MI 48083

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