

09/16/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

DEBT REC SOL 1201660027925716:

I received a form letter from Equifax 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 DEBT REC SOL, copies of emails communications, copies of documents reviewed and any data provided, such as date of the first delinquency.

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

Sincerely,

Marlon Figueroa
677 S Ellsworth Rd
Mesa, AZ 85208
SSN : 669-73-6026
DOB : 10/12/1997

09/16/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

COMNWLTH FIN D124019359N1:

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.

WAKEFIELD 14VIPW:

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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Sincerely,

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Mesa, AZ 85208
SSN : 669-73-6026
DOB : 10/12/1997

09/16/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

WAKEFIELD 14VIPW:

Experian is reporting information on my credit report as *Medical Collection* when it was actually paid by my insurance and should have NEVER become a collection. I had excellent insurance at that time so either the medical office never billed my insurance or they made an error in sending the account to collections. 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. This account must be deleted. Any collection information is in **error** and should be **deleted**.

DEBT REC SOL 1201660027925716:

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 DEBT REC SOL, copies of emails communications, copies of documents reviewed and any data provided, such as date of the first delinquency.

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

Sincerely,

Marlon Figueroa
677 S Ellsworth Rd
Mesa, AZ 85208
SSN : 669-73-6026
DOB : 10/12/1997

09/16/2021

COMNWLTH FIN
245 MAIN STREET
SCRANTON, PA 18519

Dear Customer Service Representative:

COMNWLTH FIN D124019359N1:

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 COMNWLTH FIN. 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,

Marlon Figueroa
677 S Ellsworth Rd
Mesa, AZ 85208
SSN : XXX-XX-6026
DOB : 10/12/1997

09/16/2021

WAKEFIELD
10800 E BETHANY DR
AURORA, CO 80014

Dear Customer Service Representative:

WAKEFIELD 14VIPW:

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 WAKEFIELD. 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,

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677 S Ellsworth Rd
Mesa, AZ 85208
SSN : XXX-XX-6026
DOB : 10/12/1997

09/16/2021

DEBT REC SOL
6800 JERICHO TURNPIKE
SYOSSET, NY 11791

Dear Customer Service Representative:

DEBT REC SOL 1201660027925716:

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 DEBT REC SOL. 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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