

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

HLTHCARE COL AC7305:

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.

CONVERGENT 96282156:

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.

HLTHCARE COL AC7306:

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.

HLTHCARE COL Z90573:

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,

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

10/04/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

HLTHCARE COL Z90573:

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 904241E29124:

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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DLVRY FN SVC 904241F28815:

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.

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

10/04/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

DLVRY FN SVC 904241F28815:

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.

CONVERGENT 96282156:

Experian 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 Experian to continue reporting the very same inaccurate account. Now that I have informed you of this new information, Experian is open to liability. Please remove this erroneous account from my credit report.

Revsolve Inc I100PRXXXXXXXXXXXXX:

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.

Revsolve Inc I100BAXXXXXXXXXXXXXX:

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.

HLTHCARE COL AC7305:

Experian 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 Experian to

continue reporting the very same inaccurate account. Now that I have informed you of this new information, Experian is open to liability. Please remove this erroneous account from my credit report.

INTERNATIONAL COLLECTI 100033XXXXXXXXX:

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.

HLTHCARE COL AC7306:

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HLTHCARE COL Z90573:

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.

DLVRY FN SVC 904241E29124:

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.

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

10/04/2021

INTERNATIONAL COLLECTI
6421 E GRANT RD
TUCSON, AZ 85715

Dear Customer Service Representative:

INTERNATIONAL COLLECTI 10033XXXXXXXXX:

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,

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

10/04/2021

HLTHCARE COL
2432 W PEORIA AVE
PHOENIX, AZ 85029

Dear Customer Service Representative:

HLTHCARE COL Z90573:

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 HLTHCARE COL. 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.

HLTHCARE COL AC7306:

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 HLTHCARE COL. 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.

HLTHCARE COL AC7305:

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 HLTHCARE COL. 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,

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

10/04/2021

DLVRY FN SVC
3710 W GREENWAY ROAD
PHOENIX, AZ 85053

Dear Customer Service Representative:

DLVRY FN SVC 904241F28815:

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 DLVRY FN SVC. 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.

DLVRY FN SVC 904241E29124:

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 DLVRY FN SVC. 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,

Salma Othman
420 N 64th Pl Apt 207

Mesa, AZ 85205
SSN : XXX-XX-9175
DOB : 06/03/1982

10/04/2021

CONVERGENT
PO BOX 9004
RENTON, WA 98057

Dear Customer Service Representative:

CONVERGENT 96282156:

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 CONVERGENT. 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,

Salma Othman
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