

01/26/2022

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

AMERICAN HONDA FINAN 178326394:

Equifax is reporting this account as a charged off auto lease when this car was turned in and no balance remained. The car was turned in and per the lease was not over the contract mileage and in excellent condition. There were no terms in the lease that should have resulted in any type of balance after the lease expiration and return of the vehicle. This account needs to be deleted or corrected in my credit report.

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

Sincerely,

Heather Escobedo
8363 W San Juan Ave
Glendale, AZ 85305
SSN : 099-78-7851
DOB : 05/01/1991

01/26/2022

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

RECOV MGE SV 2192506:

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.

AMERICAN HONDA FINAN 178326394:

Trans Union is reporting this account as a charged off auto lease when this car was turned in and no balance remained. The car was turned in and per the lease was not over the contract mileage and in excellent condition. There were no terms in the lease that should have resulted in any type of balance after the lease expiration and return of the vehicle. This account needs to be deleted or corrected in my credit report.

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

Sincerely,

Heather Escobedo
8363 W San Juan Ave
Glendale, AZ 85305
SSN : 099-78-7851
DOB : 05/01/1991

01/26/2022

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

RECOV MGE SV 2192506:

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.

AMERICAN HONDA FINAN 178326394:

Experian is reporting this account as a charged off auto lease when this car was turned in and no balance remained. The car was turned in and per the lease was not over the contract mileage and in excellent condition. There were no terms in the lease that should have resulted in any type of balance after the lease expiration and return of the vehicle. This account needs to be deleted or corrected in my credit report.

GRAND CANYON UNIVERSIT 85XXXX:

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,

Heather Escobedo
8363 W San Juan Ave
Glendale, AZ 85305
SSN : 099-78-7851

DOB : 05/01/1991

01/26/2022

RECOV MGE SV
4200 CANTERA DRIVE
WARRENVILLE, IL 60555

Dear Customer Service Representative:

RECOV MGE SV 2192506:

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 RECOV MGE SV. 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,

Heather Escobedo
8363 W San Juan Ave
Glendale, AZ 85305
SSN : XXX-XX-7851
DOB : 05/01/1991

01/26/2022

AMERICAN HONDA FINAN
10801 WALKER ST STE 140
CYPRESS, CA 90630

Dear Customer Service Representative:

AMERICAN HONDA FINAN 178326394:

I am formally advising you that I believe AMERICAN HONDA FINAN has violated several of my consumer rights. Specifically you: failed to verify reporting of this account at my request within 30 days and continued to report a disputed account to my credit file. Not only have you ignored my request for verification of reporting sent 12/02/2021, but AMERICAN HONDA FINAN continues to report this unverified item to the credit bureaus, causing damage to my character. This letter will again request that you comply with the FDCPA and provide the following validation of debt: my actual payment history on this account showing I was late on these dates and a copy of the original agreement for this account with my personal signature. You **MUST** conduct a reasonable investigation once a credit reporting agency identifies a disputed account. AMERICAN HONDA FINAN did not even respond to my dispute, let alone investigate. Either correct this information or delete this account from my credit report immediately.

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

Sincerely,

Heather Escobedo
8363 W San Juan Ave
Glendale, AZ 85305
SSN : XXX-XX-7851
DOB : 05/01/1991