

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

HP SEARS 1000891386:

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.

LA CURACAO 5345724799:

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.

I C SYSTEM 123718355:

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.

CURACAO 5345724700:

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.

PORTFOLIO RC COMEN-56375118842343:

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 FUND 310797417:

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.

ARS 84458090:

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,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031
SSN : 457-85-5223
DOB : 11/06/1985

09/09/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

PORTFOLIO RC 5856375118842343:

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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CURACAO 5345724700:

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Sincerely,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031

SSN : 457-85-5223

DOB : 11/06/1985

09/09/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

HP SEARS 1000891386:

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.

ARS 84458090:

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Curacao 534572XXXX:

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.

PORTFOLIO RC 5856375118842343:

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

Sincerely,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031
SSN : 457-85-5223
DOB : 11/06/1985

09/09/2021

PORTFOLIO RC
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

Dear Customer Service Representative:

PORTFOLIO RC COMEN-56375118842343:

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.

PORTFOLIO RC 5856375118842343:

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.

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

Sincerely,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031
SSN : XXX-XX-5223

DOB : 11/06/1985

09/09/2021

LA CURACAO
1605 W. OLYMPIC BLVD #520
LOS ANGELES, CA 90015

Dear Customer Service Representative:

LA CURACAO 5345724799:

I received a copy of my credit report and discovered that this account is a duplicate account that is being reported twice; on my credit report. LA CURACAO already investigated this duplicate account under my original request to the credit bureaus and verified it as accurate, but there should not be two versions of this reporting. Please immediately correct this obvious mistake so that my credit score is not being negatively affected by this inaccurate reporting.

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

Sincerely,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031
SSN : XXX-XX-5223
DOB : 11/06/1985

09/09/2021

HP SEARS
POB 2307
BAKERSFIELD, CA 93303

Dear Customer Service Representative:

HP SEARS 1000891386:

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 HP SEARS. 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,

Iriz Ingles
5114 W Catalina Dr
Phoenix, AZ 85031
SSN : XXX-XX-5223
DOB : 11/06/1985

09/09/2021

ARS
1643 NW 136TH AVE
SUNRISE, FL 33323

Dear Customer Service Representative:

ARS 84458090:

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 ARS. 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.

ARS 84458091:

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 ARS. 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,

Iriz Ingles
5114 W Catalina Dr

Phoenix, AZ 85031
SSN : XXX-XX-5223
DOB : 11/06/1985

09/09/2021

MIDLAND FUND
320 EAST BIG BEAVER
TROY, MI 48083

Dear Customer Service Representative:

MIDLAND FUND 310797417:

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 FUND. 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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09/09/2021

CURACAO
1605 W OLYMPIC BV
LOS ANGELES, CA 90015

Dear Customer Service Representative:

CURACAO 5345724700:

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Sincerely,

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5114 W Catalina Dr
Phoenix, AZ 85031
SSN : XXX-XX-5223
DOB : 11/06/1985

09/09/2021

I C SYSTEM
PO BOX 64378
SAINT PAUL, MN 55164

Dear Customer Service Representative:

I C SYSTEM 123718355:

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 I C SYSTEM. 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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