

11/05/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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.

TSI 940 84139018:

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.

COX COMMUNICATIONS 73209032:

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,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

11/05/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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.

TSI 940 84139018:

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.

COX COMMUNICATIONS 73209032:

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.

I C SYSTEM 126962337:

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.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

11/05/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

I C SYSTEM 126962337:

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 I C SYSTEM, 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,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : 601-81-1271
DOB : 07/24/1998

11/05/2021

I C SYSTEM
PO BOX 64378
SAINT PAUL, MN 55164

Dear Customer Service Representative:

I C SYSTEM 126962337:

This debt is older than the statute of limitations for collection. I am officially disputing this account and requesting a validation of debt. I never signed a contract with your company. I request the following information :

the original creditor's name and address,

proof that the debt is not past the statute of limitations,

proof you sent me an initial notice about the debt,

proof you legally own the debt,

the original amount of the debt and how you calculated what you say I owe,

the history of payments to the original creditor and the original contract with my signature.

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

Sincerely,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

11/05/2021

IQ DATA INT
PO BOX 39
BOTHELL, WA 98041

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

I sent you a request on 09/08/2021 to validate the debt you are trying to collect and you ignored it and have continued to report it to my credit. This letter will again request that you comply with the law and provide me with the minimum validation of debt: contract with the original creditor with my personal signature, payment history provided on the original account and date of the last payment, 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,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

11/05/2021

TSI 940
PO BOX 15095
WILMINGTON, DE 19850

Dear Customer Service Representative:

TSI 940 84139018:

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 TSI 940. 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,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998

11/05/2021

COX COMMUNICATIONS
6080 TENNYSON PARKWAY
PLANO, TX 75024

Dear Customer Service Representative:

COX COMMUNICATIONS 73209032:

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 COX COMMUNICATIONS. 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,

Justin Fletcher
4008 N 79th Ln
Phoenix, AZ 85033
SSN : XXX-XX-1271
DOB : 07/24/1998