

10/07/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

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 SYNCH-19183441164290:

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.

HLTHCARE COL BS0986:

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.

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

Sincerely,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : 601-57-2711

DOB : 05/23/1983

10/07/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

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.

PORTFOLIO RC 6019183441164290:

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.

HLTHCARE COL BS0986:

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

WAKEFIELD 1485WW:

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,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : 601-57-2711
DOB : 05/23/1983

10/07/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

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 6019183441164290:

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.

WAKEFIELD 1485WW:

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,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : 601-57-2711
DOB : 05/23/1983

10/07/2021

PORTFOLIO RC
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

Dear Customer Service Representative:

PORTFOLIO RC SYNCH-19183441164290:

I am writing to dispute the account referenced above which I recently discovered you are reporting to my credit report. I already disputed this account information as inaccurate with the credit bureaus, and you verified it as accurate. I do not understand how this is possible, as it is NOT my account! I do not recognize it and have no idea why it is on my credit report. If PORTFOLIO RC is unable to provide me with proof within 30 days that this account is mine, you must delete it from my credit file. In order to resolve this matter, I request to see, at the very minimum copies of: the original agreement for this account **with** my personal signature and my actual payment history with PORTFOLIO RC.

PORTFOLIO RC 6019183441164290:

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,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122

SSN : XXX-XX-2711

DOB : 05/23/1983

10/07/2021

HLTHCARE COL
2432 W PEORIA AVE
PHOENIX, AZ 85029

Dear Customer Service Representative:

HLTHCARE COL BS0986:

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,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : XXX-XX-2711
DOB : 05/23/1983

10/07/2021

WAKEFIELD
10800 E BETHANY DR
AURORA, CO 80014

Dear Customer Service Representative:

WAKEFIELD 1485WW:

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,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : XXX-XX-2711
DOB : 05/23/1983

10/07/2021

VIVE FINANCIAL
380 DATA DRIVE STE 200
DRAPER, UT 84020

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

I am writing to dispute the account referenced above which I recently discovered you are reporting to my credit report. I already disputed this account information as inaccurate with the credit bureaus, and you verified it as accurate. I do not understand how this is possible, as it is NOT my account! I do not recognize it and have no idea why it is on my credit report. If VIVE FINANCIAL is unable to provide me with proof within 30 days that this account is mine, you must delete it from my credit file. In order to resolve this matter, I request to see, at the very minimum copies of: the original agreement for this account **with** my personal signature and my actual payment history with VIVE FINANCIAL.

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

Sincerely,

Maria Partida Ponce
5675 N Begonia St
Casa Grande, AZ 85122
SSN : XXX-XX-2711
DOB : 05/23/1983