Equifax PO Box 740241 Atlanta, GA 30374

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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.

PRIME GROUP HOLDINGS LLC 18006902:

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.

TSI 940 84139018:

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.

COX COMMUNICATIONS 73209032:

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 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,

Justin Fletcher 4008 N 79th Ln Phoenix, AZ 85033 SSN: 601-81-1271 DOB: 07/24/1998 Trans Union PO Box 2000 Chester, PA 19016

Dear Customer Service Representative:

IQ DATA INT IQD0AVE1938467990:

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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CREDIT COLL 68525618:

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:

Trans Union is reporting information on my credit report which I do not recognize. I contacted the company directly and they were unable to find any information regarding the account they are reporting. I don't understand why they can't find information for information that *they* are reporting, but they told me to contact the credit bureaus.

This information must belong to someone else; maybe someone with a similar name or social security number? I only know that **it is not mine**. I just recently sent to you my current identity documentation to update my personal information on my report so you should be able to clearly identify that the information does not belong to me.

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

Experian PO Box 4500 Allen, TX 75013

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. Experian was supposed to reply to me within 30 days. That has now <u>expired</u>; it must be that the information I disputed was either inaccurate, or it could not be verified so it needs to be deleted.

PRIME GROUP HOLDINGS LLC 18006902:

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 <u>expired</u>; 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:

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I C SYSTEM 126962337:

Experian is reporting information on my credit report which I do not recognize. I contacted the company directly and they were unable to find any information regarding the account they are reporting. I don't understand why they can't find information for information that *they* are reporting, but they told me to contact the credit bureaus.

This information must belong to someone else; maybe someone with a similar name or social security number? I only know that **it is not mine**. I just recently sent to you my current identity documentation to update my personal information on my report so you should be able to clearly identify that the information does not belong to me.

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