

12/29/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Equifax is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Equifax within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

PORTFOLIO RC SYNCH-19183441164290:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Equifax is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Equifax within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

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

12/29/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

You received my letter disputing this account on my credit report over thirty (30) days ago. All I got back from you is a *form letter* saying that I *didn't provide sufficient information*. I provided you all of the information I have, and all that is required by law.

If you keep stalling on my request I will file a complaint with the CFPB and contact my attorney. Trans Union needs to quit playing games and follow the law.

PORTFOLIO RC 6019183441164290:

You received my letter disputing this account on my credit report over thirty (30) days ago. All I got back from you is a *form letter* saying that I *didn't provide sufficient information*. I provided you all of the information I have, and all that is required by law.

If you keep stalling on my request I will file a complaint with the CFPB and contact my attorney. Trans Union needs to quit playing games and follow the law.

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

12/29/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

PORTFOLIO RC 6019183441164290:

I recently sent you a follow-up letter advising that you failed to respond to my dispute for this account which I sent to you over 30 days ago. To date you still have not responded to me. It has been over *two months* now. Experian is now in violation of the FCRA. I have sent you two letters and you have responded to neither. I expect a timely and reasonable response from Experian within 15 days of this letter. Otherwise, I will immediately file a CFPB complaint.

WAKEFIELD 1485WW:

Experian 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 Experian to continue reporting the very same inaccurate account. Now that I have informed you of this new information, Experian 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

12/29/2021

PORTFOLIO RC
120 CORPORATE BLVD STE 100
NORFOLK, VA 23502

Dear Customer Service Representative:

PORTFOLIO RC SYNCH-19183441164290:

I sent you a request on 10/07/2021 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.

PORTFOLIO RC 6019183441164290:

I sent you a request on 10/07/2021 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,

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

12/29/2021

WAKEFIELD
10800 E BETHANY DR
AURORA, CO 80014

Dear Customer Service Representative:

WAKEFIELD 1485WW:

I sent you a request on 10/07/2021 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,

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

12/29/2021

VIVE FINANCIAL
380 DATA DRIVE STE 200
DRAPER, UT 84020

Dear Customer Service Representative:

VIVE FINANCIAL 7428440:

I sent you a request on 10/07/2021 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.

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