

10/07/2021

Equifax
PO Box 740241
Atlanta, GA 30374

Dear Customer Service Representative:

VERIZON 97311054100001:

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.

JEFFCAPSYS 3558646604003:

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.

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

Sincerely,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713
SSN : 526-79-8656
DOB : 07/10/1977

10/07/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

VERIZON 97311054100001:

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.

JEFFCAPSYS 3558646604003:

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.

ERC 224771428:

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,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713

SSN : 526-79-8656

DOB : 07/10/1977

10/07/2021

Experian
PO Box 4500
Allen, TX 75013

Dear Customer Service Representative:

VERIZON 97311054100001:

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.

JEFFCAPSYS 3558646604003:

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.

ERC 224771428:

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,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713
SSN : 526-79-8656
DOB : 07/10/1977

10/07/2021

JEFFCAPSYS
16 MCLELAND RD
SAINT CLOUD, MN 56303

Dear Customer Service Representative:

JEFFCAPSYS 3558646604003:

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 JEFFCAPSYS 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 JEFFCAPSYS.

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

Sincerely,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713
SSN : XXX-XX-8656
DOB : 07/10/1977

10/07/2021

ERC
PO BOX 57547
JACKSONVILLE, FL 32241

Dear Customer Service Representative:

ERC 224771428:

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 ERC. 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,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713
SSN : XXX-XX-8656
DOB : 07/10/1977

10/07/2021

VERIZON
NATIONAL RECOVERY OPERATIONS
MINNEAPOLIS, MN 55426

Dear Customer Service Representative:

VERIZON 97311054100001:

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 VERIZON 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 VERIZON.

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

Sincerely,

Alma Molinares
1232 S Flaxseed Dr
Tucson, AZ 85713
SSN : XXX-XX-8656
DOB : 07/10/1977