Debt Collection Complaints

Based on Consumer Complaints

Date received	Product	Sub-product
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
07/29/2013	Debt collection	Credit card
07/29/2013	Debt collection	Credit card
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
07/29/2013	Debt collection	Credit card
07/31/2013	Debt collection	Credit card
07/30/2013	Debt collection	I do not know
07/30/2013	Debt collection	Federal student loan
07/31/2013	Debt collection	Credit card
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	Mortgage
07/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	I do not know
07/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/31/2013	Debt collection	I do not know
07/30/2013	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Issue	Sub-issue
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Consumer complaint narrative

Debt Collection Complaints

Based on Consumer Complaints

Company public response

Debt Collection Complaints

Based on Consumer Complaints

Company	State	ZIP code	Tags	Consumer consent provided?
NRA Group, LLC	VA	20147		N/A
SunTrust Banks, Inc.	FL	32818		N/A
Asset Management Professionals, LLC	PA	19145	Older American	N/A
Wells Fargo & Company	PA	19145	Older American	N/A
Northland Group, Inc.	FL	32233	Servicemember	N/A
Alpine Financial Solutions, Inc.	KY	42303	Older American	N/A
Borenstein & Associates, LLC	WY	82605		N/A
Encore Capital Group	NY	14212		N/A
Fidelity National Information Services, Inc. (FNIS)	CO	81302		N/A
Navient Solutions, Inc.	NY	10026		N/A
The Moore Law Group	CA	91711		N/A
Franklin Collection Service, Inc.	IL	60440		N/A
Professional Debt Mediation, Inc.	FL	32304		N/A
Select Portfolio Servicing, Inc	NY	11234		N/A
Receivables Performance Management LLC	NY	11205		N/A
Convergent Resources, Inc.	NV	89074		N/A
Total Recovery Solutions	TX	77551		N/A
Afni, Inc.	NY	14623		N/A
Santander Consumer USA Holdings Inc	IL	62650	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Submitted via	Date sent to company	Company response to consumer	Timely response?	Consumer disputed?
Web	08/07/2013	Closed with non-monetary relief	Yes	No
Referral	08/01/2013	Closed with explanation	Yes	Yes
Phone	08/01/2013	Closed with explanation	No	
Phone	08/01/2013	Closed with non-monetary relief	Yes	No
Referral	08/01/2013	Closed with explanation	Yes	No
Postal mail	12/04/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed	Yes	No
Web	07/30/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	07/29/2013	Closed with explanation	Yes	No
Web	07/30/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with explanation	Yes	No
Web	07/29/2013	Closed with explanation	Yes	Yes
Web	07/31/2013	Closed with explanation	Yes	Yes
Referral	08/01/2013	Closed	Yes	No
Web	08/16/2013	Closed with explanation	Yes	Yes
Postal mail	07/31/2013	Closed with explanation	Yes	Yes
Web	07/30/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

Complaint ID
467801
475728
468904
468905
469252
469408
469501
487029
469732
469736
470913
469711
469753
466892
470955
469810
482436
461803
469982

Debt Collection Complaints

Based on Consumer Complaints

07/31/2013	Debt collection	I do not know
07/30/2013	Debt collection	Credit card
07/31/2013	Debt collection	I do not know
07/30/2013	Debt collection	Mortgage
07/31/2013	Debt collection	Credit card
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	I do not know
07/31/2013	Debt collection	Medical
07/31/2013	Debt collection	Mortgage
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/22/2013	Debt collection	Non-federal student loan
08/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Debt collection	Credit card
08/06/2013	Debt collection	Credit card
08/06/2013	Debt collection	Credit card
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Debt collection	Credit card
07/23/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Southwest Credit Systems, L.P.	NY	14623		N/A
Synchrony Financial	KS	66062		N/A
Platinum Holdings Group, LLC	CA	92504		N/A
Bank of America	NV	89014	Older American	N/A
Resurgent Capital Services L.P.	TX	79403	Servicemember	N/A
U.S. Bancorp	OR	97124		N/A
Bank of America	MI	49423		N/A
Capio Partners, LLC	CA	91307	Older American, Servicemember	N/A
JPMorgan Chase & Co.	GA	30296		N/A
Bank of America	VA	23703		N/A
Collection Bureau of America Ltd.	CA	94124		N/A
Expert Global Solutions, Inc.	KS	66213		N/A
Professional Debt Mediation, Inc.	OR	97478		N/A
Encore Capital Group	OK	73661		N/A
Encore Capital Group	TX	75098		N/A
U.S. Bancorp	CA	91307		N/A
Encore Capital Group	LA	70814		N/A
ERC	LA	70130		N/A
Portfolio Recovery Associates, Inc.	CA	95060		N/A
Citibank	NY	14468		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	07/31/2013	Closed	Yes	
Postal mail	08/01/2013	Closed with explanation	Yes	No
Web	08/16/2013	Closed with explanation	Yes	Yes
Phone	08/01/2013	Closed with explanation	Yes	No
Phone	08/06/2013	Closed with explanation	Yes	No
Web	07/30/2013	Closed with explanation	Yes	No
Web	07/30/2013	Closed with non-monetary relief	Yes	No
Web	08/06/2013	Closed with non-monetary relief	Yes	Yes
Phone	08/06/2013	Closed with explanation	Yes	No
Web	08/02/2013	Closed with explanation	Yes	No
Phone	08/09/2013	Closed with explanation	Yes	No
Web	07/22/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Phone	08/07/2013	Closed with explanation	Yes	Yes
Web	08/09/2013	Closed with explanation	Yes	No
Web	08/06/2013	Closed with explanation	Yes	No
Web	07/22/2013	Closed with explanation	Yes	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes	No
Web	07/23/2013	Closed with explanation	Yes	Yes
Postal mail	07/31/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

461804
470089
480974
469081
480992
470385
470466
482422
482190
470645
470655
463413
480907
481511
481628
481688
463635
471496
463699
458524

Debt Collection Complaints

Based on Consumer Complaints

08/01/2013	Debt collection	Credit card
08/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Credit card
08/07/2013	Debt collection	Mortgage
08/07/2013	Debt collection	I do not know
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Credit card
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	I do not know
08/07/2013	Debt collection	Mortgage
07/23/2013	Debt collection	I do not know
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	Medical
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	Auto
07/24/2013	Debt collection	I do not know
08/12/2013	Debt collection	Credit card
08/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/24/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	IL	60425		N/A
Stellar Recovery Inc.	NJ	07055	Older American	N/A
Amex	CA	90274		N/A
Ditech Financial LLC	WI	53508	Older American	N/A
Debt Recovery Solutions, LLC	FL	32937		N/A
Consumer Adjustment Company Incorporated	FL	32937		N/A
JPMorgan Chase & Co.	MN	55126		N/A
Synchrony Financial	NJ	07410		N/A
The Stark Collection Agency, Inc.	IL	60459		N/A
Receivables Management Partners, LLC	IL	61073	Servicemember	N/A
Morgan Stanley	FL	33411		N/A
Convergent Resources, Inc.	CA	95954	Servicemember	N/A
Retrieval-Masters Creditors Bureau, Inc.	OH	45133		N/A
Expert Global Solutions, Inc.	PA	15212		N/A
Stellar Recovery Inc.	FL	33912		N/A
Portfolio Recovery Associates, Inc.	CA	94118		N/A
Eisenburg,Whitman and Associates	PA	17098		N/A
Navy FCU	MO	65807	Servicemember	N/A
Stellar Recovery Inc.	FL	32189	Older American	N/A
Dynamic Recovery Solutions, LLC	LA	70094		N/A
Expert Global Solutions, Inc.	KS	67460		N/A
HSBC North America Holdings Inc.	PA	17814		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/09/2014	Closed with explanation	Yes	No
Postal mail	08/12/2013	Closed with explanation	Yes	No
Web	08/06/2013	Closed with non-monetary relief	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	08/12/2013	Closed with explanation	Yes	No
Web	08/06/2013	Closed with non-monetary relief	Yes	No
Web	08/06/2013	Closed with explanation	Yes	No
Phone	07/31/2013	Closed with explanation	Yes	Yes
Referral	08/09/2013	Closed with non-monetary relief	Yes	No
Web	10/16/2013	Closed	Yes	No
Web	08/28/2013	Closed with non-monetary relief	Yes	No
Phone	07/30/2013	Closed	Yes	No
Phone	08/07/2013	Closed with explanation	Yes	No
Phone	08/23/2013	Closed with explanation	Yes	No
Postal mail	08/01/2013	Closed with explanation	Yes	No
Postal mail	07/31/2013	Closed with non-monetary relief	Yes	No
Web	09/12/2013	Closed with explanation	No	
Web	09/03/2013	Closed with explanation	Yes	No
Web	08/01/2013	Closed with explanation	Yes	No
Web	08/30/2013	Closed with explanation	Yes	No
Phone	08/14/2013	Closed with explanation	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

471655
480828
495107
482484
482469
482470
482499
475196
482521
488154
482546
464164
465343
488130
465370
475993
461730
488271
465449
488281
488287
465469

Debt Collection Complaints

Based on Consumer Complaints

08/07/2013	Debt collection	Credit card
08/07/2013	Debt collection	I do not know
08/07/2013	Debt collection	Mortgage
07/23/2013	Debt collection	Credit card
08/13/2013	Debt collection	Credit card
07/24/2013	Debt collection	I do not know
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/13/2013	Debt collection	Medical
08/07/2013	Debt collection	I do not know
07/23/2013	Debt collection	Auto
08/13/2013	Debt collection	I do not know
08/07/2013	Debt collection	Mortgage
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Debt collection	I do not know
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/13/2013	Debt collection	Credit card
07/24/2013	Debt collection	Auto
08/07/2013	Debt collection	Auto
07/24/2013	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	NH	03064		N/A
Navient Solutions, Inc.	MA	01089	Older American	N/A
Bank of America	CA	95609	Older American	N/A
Capital One	TX	78639		N/A
Encore Capital Group	AZ	85354		N/A
Vital Solutions, Inc.	KY	40013	Older American	N/A
CCS Financial Services, Inc.	TX	77040		N/A
Northland Group, Inc.	GA	30642	Older American, Servicemember	N/A
Sherloq Group, Inc	FL	34222		N/A
Commercial Recovery Systems	TX	77573	Older American	N/A
Retrieval-Masters Creditors Bureau, Inc.	NY	11206		N/A
Franklin Collection Service, Inc.	AL	35068		N/A
Ocwen	MI	49512		N/A
ERC	MO	63119	Older American	N/A
Portfolio Recovery Associates, Inc.			Servicemember	N/A
Hyperion Recovery LLC	MD	20879		N/A
Bank of America	CA	91978		N/A
Santander Consumer USA Holdings Inc	VA	22204		N/A
Nations Recovery Center	ID	46619	Older American	N/A
U.S. Bancorp	CO	81413	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/03/2013	Closed with explanation	Yes	No
Phone	08/09/2013	Closed with non-monetary relief	Yes	No
Web	08/14/2013	Closed with explanation	Yes	No
Phone	07/31/2013	Closed with explanation	Yes	No
Web	04/22/2014	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with non-monetary relief	Yes	No
Referral	01/08/2014	Closed with non-monetary relief	Yes	No
Phone	08/09/2013	Closed with explanation	Yes	No
Web	08/30/2013	Closed with non-monetary relief	Yes	No
Web	08/07/2013	Closed	Yes	No
Phone	07/31/2013	Closed	Yes	No
Web	08/13/2013	Closed with explanation	Yes	No
Web	08/09/2013	Closed with explanation	Yes	No
Phone	09/30/2013	Closed with non-monetary relief	Yes	No
Phone	07/31/2013	Closed with non-monetary relief	Yes	No
Web	10/24/2013	Closed with monetary relief	Yes	No
Web	08/13/2013	Closed with explanation	Yes	No
Web	07/24/2013	Closed with explanation	Yes	Yes
Phone	08/23/2013	Closed with explanation	Yes	No
Web	07/24/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

484872
484863
484874
464292
488671
465502
482870
484869
488685
484838
464406
491437
484911
484878
464529
484953
489138
465808
484942
465831

Debt Collection Complaints

Based on Consumer Complaints

07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	I do not know
08/07/2013	Debt collection	I do not know
07/24/2013	Debt collection	Mortgage
07/24/2013	Debt collection	Credit card
08/13/2013	Debt collection	I do not know
07/25/2013	Debt collection	Auto
07/24/2013	Debt collection	I do not know
08/13/2013	Debt collection	Credit card
07/24/2013	Debt collection	Credit card
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Debt collection	Credit card
08/07/2013	Debt collection	I do not know
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Non-federal student loan
07/24/2013	Debt collection	Credit card
07/25/2013	Debt collection	I do not know
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Debt collection	I do not know
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Southwest Recovery Services, Inc.	TX	75243		N/A
Portfolio Recovery Associates, Inc.	CA	92120		N/A
Synchrony Financial	AL	36695		N/A
Ditech Financial LLC	SC	29485	Servicemember	N/A
U.S. Bancorp	CA	91423		N/A
Citibank	TN	37411		N/A
Westlake Services, LLC	TN	38106		N/A
Credit Systems International, Inc.	TX	79912		N/A
Discover	CA	90026		N/A
Synchrony Financial	NE	68132		N/A
North Shore Agency, LLC	PA	16101	Older American	N/A
CashCall, Inc.	OH	43615		N/A
Cavalry Investments, LLC	MO	63033	Older American	N/A
The CBE Group, Inc.	CA	90034		N/A
Total Recovery Solutions	IL	60633		N/A
Williams & Fudge, Inc	MO	65584	Servicemember	N/A
Expert Global Solutions, Inc.	MO	65251	Older American, Servicemember	N/A
Platinum Holdings Group, LLC	FL	34736		N/A
ERC	CA	92307		N/A
United Collection Bureau, Inc.	WI	20171		N/A
Franklin Collection Service, Inc.	AL	36604		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/12/2013	Closed with explanation	Yes	Yes
Phone	08/12/2013	Closed with non-monetary relief	Yes	No
Phone	08/12/2013	Closed with explanation	Yes	Yes
Web	07/23/2013	Closed with explanation	Yes	No
Web	07/23/2013	Closed with explanation	Yes	Yes
Web	08/13/2013	Closed with explanation	Yes	No
Web	07/24/2013	Closed with explanation	Yes	Yes
Web	07/31/2013	Closed with explanation	Yes	No
Phone	08/21/2013	Closed with explanation	Yes	No
Web	07/24/2013	Closed with monetary relief	Yes	No
Phone	09/11/2013	Closed with explanation	Yes	Yes
Phone	08/30/2013	Closed with explanation	Yes	No
Web	07/25/2013	Closed with non-monetary relief	Yes	No
Web	08/07/2013	Closed with non-monetary relief	Yes	No
Phone	08/16/2013	Closed with explanation	Yes	No
Web	08/07/2013	Closed with explanation	Yes	No
Phone	08/09/2013	Closed with explanation	Yes	No
Web	08/16/2013	Closed	Yes	No
Phone	08/12/2013	Closed with explanation	Yes	No
Web	08/08/2013	Closed with explanation	Yes	No
Web	07/24/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

475544
484976
484977
480358
464720
491439
465921
464792
489163
464811
489185
491634
465975
482978
489208
482999
464932
466135
485051
482759
465061

Debt Collection Complaints

Based on Consumer Complaints

08/08/2013	Debt collection	Auto
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Debt collection	I do not know
08/21/2013	Debt collection	Mortgage
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Debt collection	Credit card
08/01/2013	Debt collection	Auto
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Debt collection	I do not know
08/14/2013	Debt collection	Mortgage
08/14/2013	Debt collection	Auto
08/14/2013	Debt collection	I do not know
08/14/2013	Debt collection	Non-federal student loan
08/14/2013	Debt collection	Credit card
08/21/2013	Debt collection	Credit card
08/08/2013	Debt collection	I do not know
07/26/2013	Debt collection	Federal student loan
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Santander Consumer USA Holdings Inc	IL	60102		N/A
Southwest Credit Systems, L.P.	TX	76310		N/A
Encore Capital Group	WI	54703		N/A
Ditech Financial LLC	FL	34105	Older American	N/A
The Minacs Group (USA) Inc.	WY	82001		N/A
Afni, Inc.	FL	33308	Older American	N/A
Hunter Warfield, Inc.	WA	98021		N/A
Allied Interstate LLC	FL	33321		N/A
American Credit Acceptance, LLC	NV	89178		N/A
World Acceptance Corporation	NM	88063		N/A
EOS Holdings, Inc.	NY	11579		N/A
ConServe	RI	02909		N/A
Ocwen	CA	95467		N/A
Cavalry Investments, LLC	NV	89820		N/A
Encore Capital Group	NV	89820		N/A
Radius Global Solutions LLC	NJ	07461	Servicemember	N/A
Capital One	NJ	08852		N/A
Capital One	LA	71477		N/A
Credit Services of Oregon, Inc.	OR	97023		N/A
GC Services Limited Partnership	VA	22191		N/A
Rent Recovery Solutions	GA	30043	Servicemember	N/A
Retrieval-Masters Creditors Bureau, Inc.	NC	28451		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	09/03/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with explanation	Yes	No
Postal mail	11/04/2013	Closed with explanation	Yes	No
Web	09/03/2013	Closed with explanation	Yes	No
Web	08/13/2013	Closed with explanation	Yes	No
Web	08/12/2013	Closed with explanation	Yes	No
Web	08/09/2013	Closed with explanation	Yes	No
Web	08/01/2013	Closed with non-monetary relief	Yes	No
Web	08/01/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	08/01/2013	Closed with non-monetary relief	Yes	No
Phone	08/02/2013	Closed with explanation	Yes	No
Web	08/15/2013	Closed with explanation	Yes	No
Web	08/16/2013	Closed with explanation	Yes	No
Web	08/19/2013	Closed with explanation	Yes	No
Web	08/13/2013	Closed with explanation	Yes	Yes
Web	08/21/2013	Closed with explanation	Yes	Yes
Phone	08/22/2013	Closed with monetary relief	Yes	No
Web	08/08/2013	Closed with explanation	Yes	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes	No
Web	08/22/2013	Closed with explanation	Yes	No
Phone	08/02/2013	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

483143
466298
466307
499463
456887
485066
485070
471824
468408
489340
467005
466513
489384
489414
489425
492045
489440
499564
482722
467187
491193
467198

Debt Collection Complaints

Based on Consumer Complaints

07/25/2013	Debt collection	Credit card
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Debt collection	Mortgage
07/26/2013	Debt collection	Credit card
07/26/2013	Debt collection	Credit card
07/25/2013	Debt collection	I do not know
07/25/2013	Debt collection	Credit card
08/14/2013	Debt collection	I do not know
08/14/2013	Debt collection	Credit card
08/01/2013	Debt collection	I do not know
08/01/2013	Debt collection	Medical
08/08/2013	Debt collection	Credit card
08/01/2013	Debt collection	Medical
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Debt collection	Credit card
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Debt collection	I do not know
08/08/2013	Debt collection	Credit card
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Called outside of 8am-9pm
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Zwicker & Associates	FL	33160	Older American	N/A
Citibank	TX	78660		N/A
Ocwen	FL	32819		N/A
Citibank	GA	34340		N/A
FMS Inc.	IA	50070	Servicemember	N/A
Portfolio Recovery Associates, Inc.	CA	93551		N/A
Discover	TX	75070		N/A
Expert Global Solutions, Inc.	TX	77449		N/A
Encore Capital Group	FL	33780		N/A
R&R Professional Recovery, Inc.	MD	21044	Servicemember	N/A
I.C. System, Inc.	NY	13408		N/A
Messerli & Kramer P.A.	MN	55402	Servicemember	N/A
Debt Recovery Solutions, LLC	WA	98902		N/A
Synchrony Financial	TX	77449		N/A
ERC	TX	77584		N/A
Trident Asset Management, L.L.C.	PA	17043		N/A
Eisenburg,Whitman and Associates	CA	91325	Servicemember	N/A
The Law Office of Daniel Slane	OH	45368		N/A
Concord Servicing Corporation	GA	30075		N/A
Pressler & Pressler, LLP	FL	33442		N/A
Monarch Recovery Holdings, Inc.	MS	39404	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	07/25/2013	Closed with non-monetary relief	Yes	No
Web	07/25/2013	Closed with explanation	Yes	Yes
Postal mail	10/24/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with explanation	Yes	No
Web	07/26/2013	Closed with explanation	Yes	No
Web	07/25/2013	Closed with non-monetary relief	Yes	No
Web	07/26/2013	Closed with explanation	Yes	No
Web	08/14/2013	Closed with explanation	Yes	No
Postal mail	08/15/2013	Closed with explanation	Yes	No
Web	08/22/2013	Closed with non-monetary relief	Yes	No
Phone	08/12/2013	Closed	Yes	No
Web	10/08/2013	Closed with explanation	Yes	No
Phone	08/12/2013	Closed with explanation	Yes	No
Web	07/26/2013	Closed with non-monetary relief	Yes	No
Phone	08/15/2013	Closed with non-monetary relief	Yes	No
Web	08/20/2013	Closed with non-monetary relief	Yes	No
Web	09/12/2013	Closed with explanation	No	
Phone	10/21/2013	Closed with explanation	Yes	No
Web	08/22/2013	Closed with explanation	Yes	No
Referral	08/13/2013	Closed with explanation	Yes	Yes
Postal mail	10/16/2013	Closed with non-monetary relief	No	No

Debt Collection Complaints

Based on Consumer Complaints

466561
466749
484236
467250
467286
466776
466787
492292
489528
472242
472249
483689
472278
467543
489566
467560
491200
489675
467589
483784
499705

Debt Collection Complaints

Based on Consumer Complaints

08/08/2013	Debt collection	I do not know
08/14/2013	Debt collection	I do not know
08/08/2013	Debt collection	Federal student loan
07/26/2013	Debt collection	I do not know
08/14/2013	Debt collection	Credit card
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Debt collection	Mortgage
07/26/2013	Debt collection	Credit card
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Debt collection	Credit card
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Debt collection	I do not know
08/21/2013	Debt collection	Non-federal student loan
08/08/2013	Debt collection	Non-federal student loan
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Debt collection	Mortgage
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Debt collection	Credit card
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

NCB Management Services, Inc.	MI	63385	Older American	N/A
United Portfolio Corp.	TX	78729		N/A
United Student Aid (USA) Funds				N/A
EOS Holdings, Inc.	CA	93444		N/A
Portfolio Recovery Associates, Inc.	FL	33472	Older American	N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	07508		N/A
Ditech Financial LLC	GA	30152		N/A
SquareTwo Financial Corporation	GA	30106		N/A
Encore Capital Group	OR	97701		N/A
Fifth Third Financial Corporation	OH	43560		N/A
Euler Hermes Collections North America Company	CO	80134	Older American	N/A
Hunter Warfield, Inc.	VA	22219	Servicemember	N/A
Encore Capital Group	DE	19966		N/A
Navient Solutions, Inc.	CT	06611		N/A
Law Office of Regent and Associates	TX	75287		N/A
EOS Holdings, Inc.	FL	33602		N/A
First American Financial Corporation	AZ	85338	Older American	N/A
ERC	NV	89815		N/A
TD Bank US Holding Company	LA	70605		N/A
Synchrony Financial	VA	22079		N/A
Encore Capital Group	MO	63129		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	08/12/2013	Closed with non-monetary relief	Yes	No
Web	08/16/2013	Closed with non-monetary relief	Yes	No
Phone	09/10/2013	Closed with explanation	Yes	No
Referral	07/30/2013	Closed with explanation	Yes	No
Postal mail	06/02/2014	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with explanation	Yes	No
Web	08/08/2013	Closed with explanation	Yes	No
Web	07/26/2013	Closed with explanation	Yes	Yes
Phone	08/22/2013	Closed with explanation	Yes	No
Web	08/21/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with non-monetary relief	No	
Web	08/08/2013	Closed with explanation	Yes	Yes
Web	08/02/2013	Closed with explanation	Yes	Yes
Web	08/21/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with non-monetary relief	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Web	08/14/2013	Closed with non-monetary relief	Yes	No
Referral	08/22/2013	Closed with explanation	Yes	No
Web	07/26/2013	Closed with explanation	Yes	Yes
Web	08/21/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

483830
489695
483760
467659
489705
467712
483920
467755
499720
489727
499759
483972
472559
499774
483950
467890
467919
493388
472616
467958
499846

Debt Collection Complaints

Based on Consumer Complaints

08/22/2013	Debt collection	Credit card
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/03/2013	Debt collection	I do not know
07/26/2013	Debt collection	Credit card
08/03/2013	Debt collection	Credit card
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/03/2013	Debt collection	I do not know
08/03/2013	Debt collection	I do not know
08/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	Medical
08/15/2013	Debt collection	Credit card
08/08/2013	Debt collection	Mortgage
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Non-federal student loan
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/03/2013	Debt collection	I do not know
08/03/2013	Debt collection	Mortgage
08/03/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	MO	63129		N/A
National Payment Solutions of New York LLC	OH	44133		N/A
I.Q. Data International, Inc.	TX	75062		N/A
Encore Capital Group	PA	19145	Older American	N/A
Northland Group, Inc.	CA	91915		N/A
Convergent Resources, Inc.	CA	94533	Older American	N/A
Hosto & Buchan, PLLC	AR	72476		N/A
Portfolio Recovery Associates, Inc.	NY	11209		N/A
Commercial Recovery Systems	LA	70560		N/A
Tenet HealthCare Corporation	CA	91411		N/A
Resurgent Capital Services L.P.	GA	30350		N/A
ProCollect, Inc	IN	46290		N/A
Bank of America	NC	27541		N/A
Performant Financial Corporation	CA	94107		N/A
Tower Loan	MO	63021		N/A
Expert Global Solutions, Inc.	PA	19403		N/A
CCS Financial Services, Inc.	CA	93021	Older American, Servicemember	N/A
Stellar Recovery Inc.	WA	98366	Servicemember	N/A
Statebridge Company	MI	48324		N/A
Receivables Management Partners, LLC	DC	20001		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/22/2013	Closed with monetary relief	Yes	No
Web	10/01/2013	Closed	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with explanation	Yes	Yes
Referral	08/08/2013	Closed	Yes	No
Web	08/22/2013	Closed with explanation	Yes	No
Referral	09/04/2013	Closed with explanation	Yes	No
Referral	08/09/2013	Closed with non-monetary relief	Yes	No
Web	09/23/2013	Closed	Yes	No
Fax	10/17/2013	Closed with explanation	Yes	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes	No
Web	08/14/2013	Closed with explanation	Yes	Yes
Web	08/22/2013	Closed with explanation	Yes	No
Web	08/20/2013	Closed with explanation	Yes	No
Postal mail	09/24/2013	Closed with explanation	Yes	No
Referral	08/09/2013	Closed with explanation	Yes	No
Postal mail	08/19/2013	Closed with non-monetary relief	Yes	Yes
Web	08/03/2013	Closed with explanation	Yes	Yes
Web	08/03/2013	Closed with explanation	No	
Web	08/29/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

499847
499851
473504
468007
473508
499869
473521
473525
472707
499344
488925
484166
499910
489867
473623
473628
488779
491340
495090
484254

Debt Collection Complaints

Based on Consumer Complaints

08/03/2013	Debt collection	I do not know
08/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	I do not know
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Credit card
08/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	I do not know
08/05/2013	Debt collection	Credit card
08/22/2013	Debt collection	Non-federal student loan
08/05/2013	Debt collection	Medical
07/26/2013	Debt collection	Medical
08/05/2013	Debt collection	Non-federal student loan
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Credit card
07/27/2013	Debt collection	Mortgage
08/09/2013	Debt collection	I do not know
08/05/2013	Debt collection	Auto
08/22/2013	Debt collection	I do not know
07/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/27/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Choice Recovery, Inc.	DC	20001		N/A
ERC	NJ	07836		N/A
CNG Financial Corporation	TX	79109		N/A
NCC Business Services, Inc.	UT	84111		N/A
Recovery One, LLC	AL	36532	Older American, Servicemember	N/A
USAA Savings	GA	30087	Servicemember	N/A
I.C. System, Inc.	NJ	07054		N/A
Alorica Inc.	VA	22193	Servicemember	N/A
JPMorgan Chase & Co.	WI	53073		N/A
Nelnet	FL	32765		N/A
Rash Curtis and Associates	CA	94566		N/A
Expert Global Solutions, Inc.	CA	95073		N/A
CCB Credit Serivces, Inc				N/A
I.C. System, Inc.	IA	52722		N/A
Allied Interstate LLC	MD	21286		N/A
Ocwen	NY	10458		N/A
Resurgent Capital Services L.P.	GA	30028		N/A
TD Bank US Holding Company	NC	28376		N/A
Mid Continent Credit Services, Inc	IL	60142		N/A
Encore Capital Group	CA	95961		N/A
JPMorgan Chase & Co.	RI	02806	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/03/2013	Closed with explanation	Yes	Yes
Web	08/03/2013	Closed with non-monetary relief	Yes	Yes
Web	09/20/2013	Closed	No	
Web	08/28/2013	Closed with explanation	Yes	Yes
Web	08/16/2013	Closed with explanation	Yes	No
Web	08/15/2013	Closed with explanation	Yes	Yes
Web	08/12/2013	Closed with explanation	Yes	No
Web	08/22/2013	Closed with explanation	Yes	No
Web	08/04/2013	Closed with explanation	Yes	No
Referral	08/22/2013	Closed	Yes	No
Web	08/04/2013	Closed	No	
Referral	08/02/2013	Closed with explanation	Yes	No
Web	08/08/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Web	08/05/2013	Closed with non-monetary relief	Yes	No
Web	09/09/2013	Closed	Yes	No
Web	08/09/2013	Closed with monetary relief	Yes	No
Web	08/08/2013	Closed with non-monetary relief	Yes	Yes
Web	08/22/2013	Closed with explanation	Yes	No
Web	08/01/2013	Closed with explanation	Yes	No
Web	07/27/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

484255
473650
489921
485156
468213
489949
473707
500411
473727
500010
462458
468265
473747
500724
473764
468335
485258
473785
500097
468366
468383

Debt Collection Complaints

Based on Consumer Complaints

07/27/2013	Debt collection	Medical
07/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/27/2013	Debt collection	Non-federal student loan
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/27/2013	Debt collection	Auto
08/09/2013	Debt collection	Non-federal student loan
07/28/2013	Debt collection	Credit card
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	Credit card
08/09/2013	Debt collection	Credit card
08/09/2013	Debt collection	Credit card
07/28/2013	Debt collection	Credit card
07/28/2013	Debt collection	Credit card
08/09/2013	Debt collection	Medical
08/23/2013	Debt collection	Medical
08/22/2013	Debt collection	I do not know
08/02/2013	Debt collection	I do not know
08/22/2013	Debt collection	I do not know
08/02/2013	Debt collection	I do not know
08/15/2013	Debt collection	I do not know
07/29/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called outside of 8am-9pm
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	KY	42071		N/A
Southwest Recovery Services, Inc.	TX	77338		N/A
Discover	MN	56401		N/A
Alorica Inc.	AZ	85014	Older American	N/A
Convergent Resources, Inc.	FL	34950		N/A
Navient Solutions, Inc.	CA	95065		N/A
Citibank	MA	01085	Older American	N/A
Encore Capital Group	TX	76248		N/A
Accord Creditor Services, LLC	FL	33176	Older American	N/A
Capital Management Services, LP	GA	30294		N/A
Encore Capital Group	CA	94102		N/A
Platinum Holdings Group, LLC	TX	78413		N/A
Dynamic Recovery Solutions, LLC	TX	78225		N/A
Amex	TX	78225		N/A
Associated Credit Services, Inc.	PA	15216	Older American	N/A
Allied Interstate LLC	NY	11221	Older American	N/A
Expert Global Solutions, Inc.	GA	30311		N/A
Expert Global Solutions, Inc.	MD	21222		N/A
EOS Holdings, Inc.	MI	48239	Older American	N/A
Dynamic Recovery Solutions, LLC	CA	90803		N/A
The Regional Adjustment Bureau, Incorporated	NY	11215		N/A
Healthcare Receivable Professionals, LLC	GA	30067		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/13/2013	Closed with explanation	Yes	No
Web	08/01/2013	Closed with non-monetary relief	No	No
Web	07/30/2013	Closed with non-monetary relief	Yes	No
Postal mail	08/19/2013	Closed with explanation	Yes	Yes
Web	08/01/2013	Closed	Yes	No
Phone	08/13/2013	Closed with non-monetary relief	Yes	No
Web	07/27/2013	Closed with explanation	Yes	No
Web	08/15/2013	Closed with explanation	Yes	Yes
Web	08/05/2013	Closed with explanation	Yes	No
Web	08/22/2013	Closed	Yes	No
Web	08/09/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with explanation	No	
Web	08/23/2013	Closed with explanation	Yes	Yes
Web	07/28/2013	Closed with explanation	Yes	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes	No
Referral	08/26/2013	Closed with non-monetary relief	Yes	No
Phone	10/01/2013	Closed with explanation	Yes	No
Phone	08/08/2013	Closed with explanation	Yes	No
Web	08/23/2013	Closed with explanation	Yes	No
Web	08/20/2013	Closed with explanation	No	
Web	08/15/2013	Closed with non-monetary relief	Yes	No
Web	08/08/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

468388
468389
468426
490176
459193
485289
468455
490208
455937
500227
485384
485393
468497
468498
485422
502157
500287
473184
500331
473201
490349
471211

Debt Collection Complaints

Based on Consumer Complaints

08/09/2013	Debt collection	Credit card
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Medical
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Credit card
07/29/2013	Debt collection	Credit card
08/02/2013	Debt collection	Credit card
08/05/2013	Debt collection	Mortgage
08/22/2013	Debt collection	Mortgage
08/02/2013	Debt collection	Credit card
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
08/15/2013	Debt collection	Medical
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
08/15/2013	Debt collection	Credit card
08/03/2013	Debt collection	Credit card
08/22/2013	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	PR	00983		N/A
United Check Recovery, LLC	TX	76691		N/A
Mountain Land Collections, Inc.	UT	84770		N/A
Javitch, Block & Rathbone LLC	IN	46229		N/A
Ability Recovery Services, LLC	PA	15216		N/A
Synchrony Financial	OH	44440		N/A
JPMorgan Chase & Co.	CA	90266		N/A
JPMorgan Chase & Co.	CA	95367		N/A
Nationstar Mortgage	CA	92392		N/A
U.S. Bancorp	FL	32937		N/A
Fidelity National Information Services, Inc. (FNIS)	LA	71302	Servicemember	N/A
Turning Point Solutions LLC	SC	29906		N/A
Bank of America	IL	60652		N/A
Southwest Credit Systems, L.P.	FL	32055		N/A
Alorica Inc.	TX	75230		N/A
Kansas Counselors of Kansas City, Inc.	MO	64114		N/A
Encore Capital Group	MA	02476		N/A
Portfolio Recovery Associates, Inc.	OK	74012	Older American	N/A
Discover	IN	46563		N/A
Messerli & Kramer P.A.	MN	55364	Older American	N/A
Media Collections, Inc	WA	98105		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	08/13/2013	Closed with explanation	Yes	No
Web	10/17/2013	Untimely response	No	
Web	08/23/2013	Closed with non-monetary relief	Yes	No
Web	08/09/2013	Closed with explanation	Yes	No
Web	08/28/2013	Closed	Yes	Yes
Phone	08/01/2013	Closed with explanation	Yes	No
Web	08/02/2013	Closed with explanation	Yes	No
Phone	08/08/2013	Closed with explanation	Yes	No
Phone	08/23/2013	Closed with explanation	Yes	No
Web	08/02/2013	Closed with non-monetary relief	Yes	No
Web	08/23/2013	Closed with explanation	Yes	No
Phone	08/22/2013	Closed with non-monetary relief	Yes	No
Referral	08/23/2013	Closed with explanation	Yes	No
Phone	09/16/2013	Closed with explanation	Yes	Yes
Web	10/01/2013	Closed with explanation	Yes	No
Web	08/15/2013	Closed with non-monetary relief	Yes	No
Referral	08/23/2013	Closed with explanation	Yes	No
Phone	08/01/2013	Closed with non-monetary relief	Yes	No
Phone	08/26/2013	Closed with explanation	Yes	No
Web	10/08/2013	Closed with explanation	Yes	No
Referral	08/23/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

485531
502271
502257
485552
502303
468645
473275
474139
499180
467070
502394
490504
502377
502321
468747
490551
502451
468755
490562
473425
500529

Debt Collection Complaints

Based on Consumer Complaints

08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/09/2013	Debt collection	Medical
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	I do not know
08/15/2013	Debt collection	Credit card
08/25/2013	Debt collection	Credit card
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Credit card
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	I do not know
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/09/2013	Debt collection	Credit card
08/10/2013	Debt collection	Mortgage
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Convergent Resources, Inc.	TX	77373		N/A
RS Clark and Associates, Inc.	FL	33141	Servicemember	N/A
I.Q. Data International, Inc.	WA	98516		N/A
Encore Capital Group	NY	10467		N/A
Liberty Holdings, LLC	UT	84081		N/A
Financial Credit Network Inc	CA	93306		N/A
Diversified Consultants, Inc.	MI	48150		N/A
CCS Financial Services, Inc.	CA	93277	Older American	N/A
Resurgent Capital Services L.P.	CA	92337		N/A
JPMorgan Chase & Co.	NJ	08012	Servicemember	N/A
I.Q. Data International, Inc.	CA	90026		N/A
TD Bank US Holding Company	NJ	07731		N/A
Portfolio Recovery Associates, Inc.	ID	83501		N/A
National Credit Adjusters, LLC				N/A
Diversified Consultants, Inc.	NY	11713		N/A
Fidelity National Information Services, Inc. (FNIS)	LA	71112	Servicemember	N/A
JPMorgan Chase & Co.	AK	99801	Servicemember	N/A
National Credit Systems,Inc.	GA	30331		N/A
Fifth Third Financial Corporation	OH	45211		N/A
Dynamic Recovery Solutions, LLC	MD	21211		N/A
Ocwen	ME	04419	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes	No
Phone	10/01/2013	Closed with non-monetary relief	Yes	No
Web	08/29/2013	Closed with explanation	Yes	No
Referral	07/31/2013	Closed with explanation	Yes	No
Referral	08/07/2013	Closed with explanation	Yes	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes	No
Web	08/01/2013	Closed with explanation	Yes	No
Phone	09/18/2013	Closed with non-monetary relief	Yes	Yes
Web	08/15/2013	Closed with explanation	Yes	No
Web	08/25/2013	Closed with explanation	Yes	No
Phone	08/23/2013	Closed with explanation	Yes	No
Postal mail	08/19/2013	Closed with explanation	Yes	No
Phone	09/19/2013	Closed with non-monetary relief	Yes	No
Phone	08/14/2013	Closed with explanation	Yes	No
Phone	08/23/2013	Closed with explanation	Yes	No
Web	08/15/2013	Closed with explanation	Yes	No
Web	08/14/2013	Closed with explanation	Yes	Yes
Phone	08/14/2013	Closed with non-monetary relief	No	No
Phone	08/19/2013	Closed with explanation	Yes	No
Referral	08/23/2013	Closed with explanation	Yes	No
Web	08/09/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

457072
485626
501102
468810
473498
486140
468833
500519
490643
503805
500608
488851
502564
486152
500605
490705
486218
486238
490742
502671
474436

Debt Collection Complaints

Based on Consumer Complaints

08/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Debt collection	Credit card
08/29/2013	Debt collection	Non-federal student loan
08/29/2013	Debt collection	I do not know
08/23/2013	Debt collection	Medical
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Debt collection	I do not know
08/16/2013	Debt collection	I do not know
08/10/2013	Debt collection	I do not know
08/23/2013	Debt collection	Auto
08/10/2013	Debt collection	I do not know
08/16/2013	Debt collection	Credit card
08/29/2013	Debt collection	Federal student loan
08/29/2013	Debt collection	I do not know
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Credit card
08/05/2013	Debt collection	Auto
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Ad Astra Recovery Services Inc	CA	95758		N/A
Monarch Recovery Holdings, Inc.	CA	95132		N/A
Progressive Financial Services, Inc.	NJ	08035		N/A
NCSPLUS INCORPORATED	MD	21218		N/A
Illinois Collection Service, Inc.	WI	53158	Servicemember	N/A
USAA Savings	FL	33141		N/A
CCS Financial Services, Inc.	IL	60402		N/A
Encore Capital Group	NY	10458		N/A
Security Credit Services, LLC	FL	33140	Servicemember	N/A
Suttell, Hammer & White, P.S	WA	98310		N/A
BBVA Compass	GA	30040		N/A
Dynamic Recovery Solutions, LLC	NY	13502		N/A
Synchrony Financial	FL	33610		N/A
Alorica Inc.	OH	44118		N/A
Encore Capital Group	MN	55346	Older American	N/A
ACE Cash Express Inc.	TX	75134		N/A
Resurgent Capital Services L.P.	TX	76240	Servicemember	N/A
Commercial Recovery Systems	VA	23801	Servicemember	N/A
North Shore Agency, LLC	MD	20817	Older American	N/A
Credit Bureau of Napa	CA	90604		N/A
Williams & Fudge, Inc	NY	11417		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/10/2013	Closed with explanation	Yes	Yes
Referral	08/22/2013	Closed with explanation	Yes	No
Web	08/28/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	Yes
Web	08/23/2013	Closed with explanation	Yes	No
Referral	08/26/2013	Closed with explanation	Yes	No
Referral	08/14/2013	Closed with non-monetary relief	Yes	No
Referral	08/14/2013	Closed with explanation	Yes	No
Web	08/19/2013	Closed with explanation	Yes	No
Referral	09/25/2013	Closed with explanation	Yes	No
Web	08/23/2013	Closed with explanation	Yes	Yes
Referral	08/20/2013	Closed with explanation	Yes	Yes
Web	08/15/2013	Closed with explanation	Yes	Yes
Fax	08/29/2013	Closed with explanation	Yes	No
Web	08/30/2013	Closed with explanation	Yes	Yes
Web	08/16/2013	Closed with explanation	Yes	Yes
Web	08/16/2013	Closed with explanation	Yes	Yes
Web	08/05/2013	Closed	Yes	No
Phone	10/17/2013	Closed with explanation	Yes	No
Fax	08/19/2013	Closed with non-monetary relief	Yes	Yes
Referral	10/02/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

484798
486283
508855
509895
502771
502791
486389
486382
493611
486437
502836
486446
493461
508445
508952
493477
493635
474563
508993
493504
509009

Debt Collection Complaints

Based on Consumer Complaints

08/23/2013	Debt collection	Credit card
08/05/2013	Debt collection	Mortgage
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/11/2013	Debt collection	Credit card
08/23/2013	Debt collection	I do not know
08/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	Credit card
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	I do not know
08/23/2013	Debt collection	Mortgage
08/12/2013	Debt collection	Mortgage
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	I do not know
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	I do not know
08/23/2013	Debt collection	Credit card
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Sued where didn't live/sign for debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Threatened to take legal action

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Peroutka, Miller, Klima & Peters, P.A.	MD	20866		N/A
Wells Fargo & Company	PA	19006		N/A
Convergent Resources, Inc.	TX	75063		N/A
Encore Capital Group	FL	32259		N/A
Expert Global Solutions, Inc.	OH	45243		N/A
Encore Capital Group	CA	95758		N/A
American Coradius International LLC	TX	75013		N/A
Afni, Inc.	MN	55779		N/A
JPMorgan Chase & Co.	CA	95961	Servicemember	N/A
New Century Financial Services, Inc.	NY	11933		N/A
Ad Astra Recovery Services Inc	CA	91767		N/A
Bank of America	NV	89147		N/A
Ocwen	CO	80107		N/A
LCS Financial Corporation	NV	89074		N/A
Media Collections, Inc	CA	92672		N/A
AllianceOne Recievables Management	CA	94086		N/A
Afni, Inc.	MN	55443		N/A
Convergent Resources, Inc.	VA	22039	Older American	N/A
Portfolio Recovery Associates, Inc.	CA	92126		N/A
Capital One	PA	19086		N/A
Navient Solutions, Inc.	NC	28460	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	08/30/2013	Closed with explanation	Yes	No
Referral	08/09/2013	Closed with explanation	Yes	No
Web	08/16/2013	Closed with explanation	Yes	No
Web	08/11/2013	Closed with explanation	Yes	No
Referral	10/10/2013	Closed with explanation	Yes	No
Web	08/11/2013	Closed with explanation	Yes	Yes
Referral	08/26/2013	Closed with explanation	Yes	No
Web	08/11/2013	Closed with explanation	Yes	No
Web	08/21/2013	Closed with explanation	Yes	Yes
Referral	08/27/2013	Closed with explanation	Yes	No
Web	08/12/2013	Closed with explanation	Yes	Yes
Web	08/27/2013	Closed with explanation	Yes	No
Fax	08/21/2013	Closed with explanation	Yes	Yes
Referral	08/29/2013	Closed with explanation	Yes	No
Web	08/07/2013	Closed with non-monetary relief	Yes	No
Web	09/06/2013	Closed with monetary relief	Yes	No
Web	08/29/2013	Closed with explanation	Yes	No
Referral	08/27/2013	Closed with explanation	Yes	No
Referral	08/27/2013	Closed with non-monetary relief	Yes	No
Web	08/23/2013	Closed with explanation	Yes	Yes
Web	08/23/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

502931
474654
493531
486527
502949
484802
502986
486572
487192
503009
487206
503048
487222
503061
474822
516100
509230
503121
503122
501967
503130

Debt Collection Complaints

Based on Consumer Complaints

08/06/2013	Debt collection	Mortgage
08/23/2013	Debt collection	I do not know
08/23/2013	Debt collection	Credit card
08/24/2013	Debt collection	Credit card
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Debt collection	I do not know
08/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Auto
08/16/2013	Debt collection	I do not know
08/06/2013	Debt collection	Credit card
08/24/2013	Debt collection	I do not know
08/29/2013	Debt collection	Credit card
08/24/2013	Debt collection	Non-federal student loan
08/24/2013	Debt collection	Medical
08/16/2013	Debt collection	Auto
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

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Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Bank of America	CA	90290		N/A
Pinnacle Credit Services, LLC	PA	19086		N/A
Encore Capital Group	PA	19086		N/A
Financial Business and Consumer Solutions.	MA	02333		N/A
Absolute Collections Corp.	PA	17011	Older American, Servicemember	N/A
Allied Interstate LLC	GA	30040	Older American	N/A
EOS Holdings, Inc.	WA	98225		N/A
Allied Interstate LLC	VA	23238	Older American	N/A
Encore Capital Group	PA	19401		N/A
NCB Management Services, Inc.	FL	33196		N/A
Allied Interstate LLC	NM	88345	Older American	N/A
Synchrony Financial	VA	22311		N/A
Expert Global Solutions, Inc.	VA	22546		N/A
JPMorgan Chase & Co.	OH	43207	Servicemember	N/A
Performant Financial Corporation	CA	94804		N/A
Expert Global Solutions, Inc.	CO	80224		N/A
BB&T Financial	NY	14214		N/A
Credit Protection Association, L.P.	MI	48030		N/A
Portfolio Recovery Associates, Inc.	NJ	07666		N/A
Expert Global Solutions, Inc.	NY	10314		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/06/2013	Closed with explanation	Yes	No
Web	08/27/2013	Closed with explanation	Yes	No
Web	08/26/2013	Closed with explanation	Yes	Yes
Web	09/05/2013	Closed with monetary relief	Yes	No
Phone	09/26/2013	Closed with explanation	Yes	No
Phone	08/22/2013	Closed with non-monetary relief	Yes	No
Web	08/24/2013	Closed with non-monetary relief	Yes	No
Phone	09/09/2013	Closed with non-monetary relief	Yes	No
Web	08/16/2013	Closed with explanation	Yes	Yes
Web	08/20/2013	Closed with explanation	Yes	No
Phone	08/20/2013	Closed with non-monetary relief	Yes	No
Phone	08/12/2013	Closed with explanation	Yes	No
Referral	08/26/2013	Closed with explanation	Yes	No
Phone	08/30/2013	Closed with explanation	Yes	No
Fax	08/26/2013	Closed with explanation	Yes	No
Referral	08/26/2013	Closed with explanation	Yes	No
Phone	08/19/2013	Closed with monetary relief	Yes	No
Referral	09/06/2013	Closed with explanation	Yes	Yes
Referral	09/06/2013	Closed with non-monetary relief	Yes	No
Referral	09/12/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

481162
501968
501970
503247
516284
487414
503274
516309
494151
493419
494169
481286
503385
508517
501573
503395
494004
516420
514968
523691

Debt Collection Complaints

Based on Consumer Complaints

09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Credit card
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/24/2013	Debt collection	I do not know
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/17/2013	Debt collection	I do not know
09/11/2013	Debt collection	Medical
08/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/17/2013	Debt collection	Medical
08/17/2013	Debt collection	Credit card
08/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	I do not know
08/17/2013	Debt collection	I do not know
09/05/2013	Debt collection	I do not know
08/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/17/2013	Debt collection	I do not know
08/17/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Indicated shouldn't respond to lawsuit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Caine & Weiner Co. Inc.	IN	46217		N/A
Convergent Resources, Inc.	CA	91103	Servicemember	N/A
Citibank	CO	81004	Older American	N/A
Partners Financial Services Inc	MD	20852		N/A
Encore Capital Group	NY	10301		N/A
Tiburon Financial, LLC	AR	72719		N/A
The CBE Group, Inc.	IN	46222	Older American	N/A
Fidelity Properties Inc.	PA	15327		N/A
The CBE Group, Inc.	VA	22003		N/A
Expert Global Solutions, Inc.	PA	17331		N/A
Expert Global Solutions, Inc.	DC	20019	Older American	N/A
Resurgent Capital Services L.P.	MS	39205		N/A
Total Recovery Solutions	NV	89128		N/A
Afni, Inc.	FL	33028		N/A
Citibank	VA	23060		N/A
Stephens and Michaels Associates, Inc.	OR	97089		N/A
Synchrony Financial	NY	13021		N/A
Hunter Warfield, Inc.	NY	10803		N/A
Client Services, Inc.	CT	06023		N/A
Check into Cash, Inc.	LA	70125		N/A
E. A. Uffman & Associates, Inc	LA	70810		N/A
Convergent Resources, Inc.	TX	75043		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/14/2013	Closed with explanation	Yes	Yes
Phone	08/23/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Phone	09/06/2013	Closed with non-monetary relief	Yes	No
Referral	08/26/2013	Closed with explanation	Yes	No
Referral	09/06/2013	Closed with explanation	Yes	No
Web	08/16/2013	Closed with explanation	Yes	Yes
Web	11/14/2013	Closed with explanation	No	
Web	08/24/2013	Closed with non-monetary relief	Yes	No
Referral	09/06/2013	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No
Web	01/08/2014	Closed with monetary relief	Yes	Yes
Referral	09/06/2013	Closed with explanation	Yes	No
Web	08/26/2013	Closed with explanation	Yes	No
Referral	09/06/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No
Web	09/05/2013	Closed with non-monetary relief	Yes	No
Web	01/08/2014	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

523690
494327
516458
515117
503483
516485
494400
523752
503542
516541
494464
494473
502194
515129
503642
516627
516630
494515
516635
487752
494539
494534

Debt Collection Complaints

Based on Consumer Complaints

08/25/2013	Debt collection	I do not know
08/17/2013	Debt collection	Medical
09/11/2013	Debt collection	Medical
08/12/2013	Debt collection	Federal student loan
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	I do not know
08/18/2013	Debt collection	Credit card
09/06/2013	Debt collection	Credit card
08/18/2013	Debt collection	I do not know
08/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Medical
08/12/2013	Debt collection	Credit card
08/18/2013	Debt collection	Credit card
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	I do not know
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Communication tactics	Used obscene/profane/abusive language
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Afni, Inc.	IL	62025		N/A
Diversified Adjustment Service, Inc.	IL	61607		N/A
Frost-Arnett Company	NC	27858		N/A
Heartland Payment Systems	PA	19153	Servicemember	N/A
CNG Financial Corporation	TX	75057		N/A
Encore Capital Group	CA	92821		N/A
Northstar Location Services, LLC	KY	41075		N/A
Monarch Recovery Holdings, Inc.	FL	33165		N/A
Capital One	MD	20748		N/A
The Bureaus, Inc.	TX	78676	Servicemember	N/A
Credit Systems International, Inc.	TX	76008		N/A
The Thomas Agency, Inc.	ND	58705	Servicemember	N/A
Glasser and Glasser, PLC	VA	20148		N/A
Portfolio Recovery Associates, Inc.	CO	81601		N/A
Liberty Holdings, LLC	CO	80920	Servicemember	N/A
Phillips & Cohen Associates, Ltd.	OH	43220	Older American	N/A
The CMI Group, Inc.	TN	37415		N/A
Diversified Consultants, Inc.	MD	21210		N/A
Vision Financial Corp.	OH	44706		N/A
ProCollect, Inc	TX	77065		N/A
Portfolio Recovery Associates, Inc.	FL	33025		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	08/26/2013	Closed with explanation	Yes	No
Referral	08/19/2013	Closed with explanation	Yes	No
Referral	10/23/2013	Closed with explanation	Yes	No
Web	08/14/2013	Closed with explanation	Yes	Yes
Phone	09/25/2013	Closed with explanation	No	
Referral	09/12/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed	Yes	No
Referral	10/16/2013	Closed with non-monetary relief	No	No
Web	09/06/2013	Closed with explanation	Yes	Yes
Web	10/03/2013	Closed with explanation	Yes	No
Web	08/20/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Phone	10/16/2013	Closed with monetary relief	Yes	No
Web	08/18/2013	Closed with explanation	Yes	Yes
Web	08/18/2013	Closed with explanation	Yes	No
Phone	09/18/2013	Closed with explanation	Yes	No
Web	09/12/2013	Closed with non-monetary relief	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Phone	09/13/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Phone	09/06/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

503684
494563
523911
486957
517331
523921
524019
493014
517395
494664
494678
524048
488637
494695
495202
530710
524087
517452
524097
531864
517443

Debt Collection Complaints

Based on Consumer Complaints

09/06/2013	Debt collection	Medical
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/30/2013	Debt collection	Medical
08/12/2013	Debt collection	I do not know
09/06/2013	Debt collection	Credit card
08/30/2013	Debt collection	I do not know
08/19/2013	Debt collection	Medical
09/06/2013	Debt collection	Medical
09/17/2013	Debt collection	I do not know
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	I do not know
09/11/2013	Debt collection	I do not know
08/19/2013	Debt collection	Mortgage
08/19/2013	Debt collection	I do not know
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Credit card
09/11/2013	Debt collection	I do not know
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Alorica Inc.	TX	77074		N/A
ATG Credit, LLC	OK	73007		N/A
Diversified Consultants, Inc.	OH	45383		N/A
Credit Systems International, Inc.	TX	75702		N/A
Deca Financial Services LLC	DC	20024	Older American	N/A
Financial Asset Management Systems, Inc.	NJ	07718		N/A
Capital One	CA	94505		N/A
Alternative Collections LLC	FL	33544		N/A
Allied International Credit Corporation	KS	67206		N/A
NorthStar Technologies	OK	74136		N/A
Unique Management Services, Inc	CA	90631		N/A
EOS Holdings, Inc.	MT	59808		N/A
Convergent Resources, Inc.	MD	21114	Servicemember	N/A
National Credit Adjusters, LLC	AZ	85710	Older American	N/A
Carrington Mortgage Holdings, LLC.	GA	30094		N/A
ERC	TX	77044		N/A
Quicken Loans	FL	32901		N/A
Platinum Holdings Group, LLC	TX	76135		N/A
Convergent Resources, Inc.	OH	45414		N/A
Community Choice Financial, Inc.	KY	41015		N/A
Grant Mercantile Agency	CA	91505		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	09/06/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with explanation	No	
Phone	09/18/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Postal mail	10/24/2013	Closed with monetary relief	Yes	No
Postal mail	08/15/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Web	09/03/2013	Closed	No	No
Phone	08/20/2013	Closed with non-monetary relief	Yes	No
Web	09/06/2013	Closed with explanation	No	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with explanation	Yes	Yes
Phone	09/12/2013	Closed	Yes	Yes
Referral	08/20/2013	Closed	Yes	No
Web	08/20/2013	Closed with explanation	Yes	No
Web	10/25/2013	Closed with explanation	Yes	No
Referral	09/06/2013	Closed with explanation	No	
Web	09/14/2013	Closed with explanation	Yes	No
Web	10/01/2013	Closed with explanation	Yes	No
Phone	10/31/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

517520
517544
530815
517553
510490
488038
517588
510601
495341
518963
533216
517625
524229
522788
495463
495009
517764
517767
524340
517778
524356

Debt Collection Complaints

Based on Consumer Complaints

09/11/2013	Debt collection	Auto
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Auto
09/06/2013	Debt collection	Credit card
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Federal student loan
08/30/2013	Debt collection	I do not know
09/11/2013	Debt collection	I do not know
09/12/2013	Debt collection	Federal student loan
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
08/19/2013	Debt collection	I do not know
09/12/2013	Debt collection	I do not know
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Debt collection	I do not know
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Medical
09/17/2013	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

HSBC North America Holdings Inc.	NC	28079	Older American	N/A
Southwest Credit Systems, L.P.	TX	79927		N/A
Allied Interstate LLC	CA	92869		N/A
Accelerated Financial Solutions, LLC	MO	63301		N/A
Citibank	FL	34953	Servicemember	N/A
Expert Global Solutions, Inc.	MH	01585		N/A
Navient Solutions, Inc.	WA	98366		N/A
Allied Interstate LLC	DE	19968		N/A
Encore Capital Group				N/A
Navient Solutions, Inc.	CA	91304		N/A
Stellar Recovery Inc.	WA	98282		N/A
Army and Air Force Exchange Service	CA	91915	Servicemember	N/A
LTD Financial Services, L.P.	AL	35022	Older American, Servicemember	N/A
Tower Loan	MO	65757		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	PA	19030		N/A
Cavalry Investments, LLC	PA	18966		N/A
Linebarger Goggan Blair & Sampson, LLP	CA	90620		N/A
Primary Financial Services L.L.C.	NV	89031		N/A
NRA Group, LLC	MD	21146		N/A
Integrity Solution Services, Inc.	OH	44055		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/13/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Phone	09/18/2013	Closed with non-monetary relief	Yes	No
Web	09/12/2013	Closed with non-monetary relief	Yes	No
Phone	09/09/2013	Closed with non-monetary relief	Yes	No
Phone	09/18/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Phone	09/03/2013	Closed with non-monetary relief	Yes	No
Phone	09/12/2013	Closed with non-monetary relief	Yes	No
Postal mail	09/12/2013	Closed with explanation	Yes	No
Web	09/12/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	08/19/2013	Closed with non-monetary relief	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Phone	08/20/2013	Closed with explanation	Yes	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes	No
Web	10/07/2013	Closed with explanation	Yes	No
Fax	09/12/2013	Closed with explanation	Yes	No
Referral	10/22/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

523151
524375
524350
524401
517853
531068
518973
510879
524451
524963
524543
524968
495695
524986
495688
495760
518009
525054
518065
531888

Debt Collection Complaints

Based on Consumer Complaints

09/06/2013	Debt collection	Credit card
09/06/2013	Debt collection	Auto
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	Credit card
09/06/2013	Debt collection	I do not know
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/06/2013	Debt collection	I do not know
09/12/2013	Debt collection	Non-federal student loan
09/12/2013	Debt collection	Non-federal student loan
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Credit card
09/18/2013	Debt collection	I do not know
09/12/2013	Debt collection	I do not know
09/06/2013	Debt collection	I do not know
09/12/2013	Debt collection	Mortgage
09/06/2013	Debt collection	I do not know
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Eastpoint Recovery Group, Inc	NJ	08225		N/A
Westlake Services, LLC	TX	76207		N/A
West Bay Acquisitions, LLC	TX	77013		N/A
Check Fraud Services	VA	23462		N/A
Synchrony Financial	TX	75068		N/A
Receivables Performance Management LLC	IL	62557		N/A
North American Asset Services, LLC	FL	32877		N/A
Linebarger Goggan Blair & Sampson, LLP	PA	19144	Older American	N/A
Turning Point Solutions LLC	TX	76010	Older American	N/A
CL Holdings, LLC	GA	30043		N/A
Asset Recovery Solutions, LLC	GA	30043		N/A
Encore Capital Group	CA	95037		N/A
Pinnacle Credit Services, LLC	CA	95037		N/A
CNG Financial Corporation	MD	20772		N/A
Encore Capital Group	CA	92704		N/A
SRA Associates, Inc.	OK	73013		N/A
Integrity Solution Services, Inc.	ME	04401		N/A
Van Ru Credit Corporation	CA	92115		N/A
Nationstar Mortgage	NV	89012		N/A
The Law Office of Daniel Slane	CA	92054		N/A
Community Choice Financial, Inc.	CA	95252		N/A
Vengroff Williams, Inc	CA	90068		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/22/2013	Closed	Yes	No
Phone	09/09/2013	Closed with explanation	Yes	No
Phone	09/09/2013	Closed	Yes	Yes
Web	09/17/2013	Closed with explanation	No	
Web	09/19/2013	Closed with explanation	Yes	
Web	09/09/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	Yes
Web	10/07/2013	Closed with explanation	Yes	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with non-monetary relief	No	
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed	No	
Web	09/09/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	Yes
Web	09/14/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with non-monetary relief	Yes	No
Phone	09/13/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

516954
518048
516939
531918
533628
518114
531979
532005
518191
525238
525237
524591
524592
525344
518329
532166
525407
518411
525449
518444
532286
525545

Debt Collection Complaints

Based on Consumer Complaints

09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/12/2013	Debt collection	Federal student loan
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/18/2013	Debt collection	Credit card
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Auto
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Medical
09/07/2013	Debt collection	Credit card
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	NY	12803		N/A
Hunt & Henriques	CA	95404		N/A
National Recoveries, Inc.	NJ	07836		N/A
Stellar Recovery Inc.	FL	33311	Older American	N/A
CCS Financial Services, Inc.	CO	80224		N/A
RGL Associates, Inc.	AL	36078		N/A
HOVG, LLC	KY	42134		N/A
Capital One	WI	54409		N/A
Hunter Warfield, Inc.	NY	11961		N/A
Diversified Consultants, Inc.	WA	98277	Servicemember	N/A
Diversified Consultants, Inc.	WA	98277	Servicemember	N/A
Gryphon Corp	GA	30341		N/A
Citibank	MO	64150		N/A
Diversified Consultants, Inc.	TN	37066		N/A
Collection Bureau of America Ltd.	CA	94545	Older American	N/A
Mandarich Law Group, LLP	CA	92083	Servicemember	N/A
Stellar Recovery Inc.	CA	90063		N/A
Expert Global Solutions, Inc.	FL	32177		N/A
Encore Capital Group	FL	32907		N/A
The Affiliated Group, Inc	NY	10031		N/A
PayPal Holdings, Inc.	NJ	08094		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	09/13/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with non-monetary relief	Yes	Yes
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with non-monetary relief	Yes	No
Web	10/29/2013	Closed with explanation	No	
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/15/2013	Closed with explanation	Yes	No
Web	09/15/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	Yes
Web	10/10/2013	Closed with explanation	No	No
Referral	09/19/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	No
Web	09/12/2013	Closed with non-monetary relief	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Web	09/09/2013	Closed	Yes	No
Web	09/09/2013	Closed with explanation	Yes	No
Web	09/09/2013	Closed with non-monetary relief	Yes	No
Web	09/13/2013	Closed with non-monetary relief	Yes	Yes
Web	09/26/2013	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

524882
533371
524564
533272
525759
532557
525889
525901
525907
532562
532563
532806
532810
518534
518606
518608
518612
518615
518699
518708
516809

Debt Collection Complaints

Based on Consumer Complaints

09/08/2013	Debt collection	Medical
09/08/2013	Debt collection	Credit card
09/08/2013	Debt collection	Non-federal student loan
09/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/08/2013	Debt collection	Credit card
09/08/2013	Debt collection	I do not know
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Debt collection	I do not know
09/09/2013	Debt collection	Credit card
09/18/2013	Debt collection	Credit card
09/09/2013	Debt collection	Medical
09/18/2013	Debt collection	Credit card
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Debt collection	Credit card
09/09/2013	Debt collection	I do not know
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/18/2013	Debt collection	I do not know
09/18/2013	Debt collection	Federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Grant & Weber	CA	96002		N/A
Citibank	CA	90028		N/A
Navient Solutions, Inc.	FL	33414		N/A
CashCall, Inc.	NC	27527		N/A
Portfolio Recovery Associates, Inc.	CA	94066		N/A
Citibank	IL	60169		N/A
HOVG, LLC	CA	90620	Older American	N/A
Allied Interstate LLC	TX	78413		N/A
Diversified Consultants, Inc.	CA	94589		N/A
Capital One	MN	55402		N/A
Credit Bureau Central, Inc (NV)	CA	90067		N/A
Gryphon Corp	TX	77038		N/A
AllianceOne Recievables Management	TX	38109		N/A
Encore Capital Group	CA	91403		N/A
Encore Capital Group	NY	14467	Older American, Servicemember	N/A
The Receivable Management Services Corporation	WA	98281	Older American	N/A
Tower Loan	MS	39042		N/A
JPMorgan Chase & Co.	LA	71118	Older American	N/A
Convergent Resources, Inc.	AZ	86004		N/A
ECMC Group, Inc.	CA	90038		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/13/2013	Closed with explanation	Yes	No
Web	09/13/2013	Closed with explanation	Yes	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes	Yes
Web	09/09/2013	Closed with explanation	Yes	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes	No
Web	09/10/2013	Closed with explanation	Yes	Yes
Phone	08/20/2013	Closed with explanation	Yes	No
Phone	08/20/2013	Closed with non-monetary relief	Yes	No
Web	09/10/2013	Closed with explanation	No	
Web	10/07/2013	Closed with explanation	Yes	Yes
Referral	09/09/2013	Closed with explanation	No	
Web	09/19/2013	Closed with explanation	Yes	No
Web	08/20/2013	Closed with non-monetary relief	Yes	Yes
Web	08/19/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with explanation	Yes	No
Phone	10/31/2013	Closed with non-monetary relief	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Phone	10/04/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

518839
517216
518885
518927
518940
518946
495961
495027
519541
531865
519134
532952
496121
495144
519641
533041
519662
533015
533059
533101

Debt Collection Complaints

Based on Consumer Complaints

09/09/2013	Debt collection	I do not know
09/09/2013	Debt collection	Non-federal student loan
09/09/2013	Debt collection	Medical
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Medical
09/19/2013	Debt collection	I do not know
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/30/2013	Debt collection	I do not know
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Debt collection	I do not know
08/30/2013	Debt collection	Credit card
09/19/2013	Debt collection	I do not know
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Debt collection	I do not know
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Credit card
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Navient Solutions, Inc.	FL	32606		N/A
Navient Solutions, Inc.	MI	48165		N/A
I.C. System, Inc.	NC	27530	Servicemember	N/A
The CMI Group, Inc.	NV	89503		N/A
HOVG, LLC	NJ	07719	Servicemember	N/A
Commercial Recovery Systems	CA	95648		N/A
U.S. Bancorp	CA	92562		N/A
Marauder Corporation	CA	91786		N/A
Security Finance	LA	70503		N/A
National Credit Adjusters, LLC	MI	49009		N/A
Credit Protection Association, L.P.	NY	10009		N/A
Forster & Garbus LLP	FL	34744		N/A
Dynamic Recovery Solutions, LLC	DC	20001		N/A
Stellar Recovery Inc.	MO	63301	Servicemember	N/A
Southwest Recovery Services, Inc.	TX	75051		N/A
GC Services Limited Partnership	MI	48807		N/A
Client Services, Inc.	AZ	85140		N/A
Convergent Resources, Inc.	DE	19803		N/A
Ditech Financial LLC	AL	36541	Servicemember	N/A
CCS Financial Services, Inc.	CO	80026		N/A
PayPal Holdings, Inc.	TX	76112		N/A
Financial Business and Consumer Solutions.	VA	23238		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/13/2013	Closed with explanation	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Web	09/11/2013	Closed with explanation	Yes	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed	Yes	No
Web	08/19/2013	Closed with explanation	Yes	No
Web	09/10/2013	Closed with explanation	Yes	No
Web	08/30/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed	Yes	No
Web	08/19/2013	Closed with non-monetary relief	Yes	No
Phone	09/04/2013	Closed with non-monetary relief	Yes	No
Web	10/28/2013	Closed	Yes	No
Web	09/09/2013	Closed with explanation	Yes	Yes
Postal mail	08/21/2013	Closed with explanation	Yes	No
Referral	08/21/2013	Closed with non-monetary relief	Yes	No
Web	09/19/2013	Closed with non-monetary relief	Yes	No
Referral	09/19/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	09/13/2013	Closed with non-monetary relief	No	
Web	09/05/2013	Closed with explanation	Yes	Yes
Web	08/31/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

519716
519747
519415
496798
519828
533815
496803
496628
511120
535485
498095
511166
533929
519938
496875
496884
533951
534006
511377
511406
511414
509953

Debt Collection Complaints

Based on Consumer Complaints

09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Federal student loan
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Medical
08/31/2013	Debt collection	Medical
08/31/2013	Debt collection	Medical
08/31/2013	Debt collection	Medical
09/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Debt collection	Credit card
09/19/2013	Debt collection	Medical
09/19/2013	Debt collection	Federal student loan
09/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	I do not know
09/19/2013	Debt collection	Credit card
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/02/2013	Debt collection	Medical
09/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	I do not know
09/02/2013	Debt collection	Non-federal student loan
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	MA	01034		N/A
Rent Recovery Solutions	CO	80817		N/A
Alorica Inc.	CA	95122		N/A
National Credit Systems,Inc.	VA	24382		N/A
Pressler & Pressler, LLP	NJ	07407		N/A
Creditors Collection Service	VA	24382		N/A
HCFS Health Care Financial Services, Inc.	VA	24382		N/A
Healthcare Receivables Group, Inc.	VA	24382		N/A
PayPal Holdings, Inc.	DC	20011		N/A
Resurgent Capital Services L.P.	CA	92404		N/A
Penn Credit Corporation	OH	44146	Servicemember	N/A
Van Ru Credit Corporation	NY	14623		N/A
Jon Barry and Associates, Inc.	TX	75115		N/A
Allied Interstate LLC	CA	94043		N/A
Encore Capital Group	NY	10804		N/A
ECMC Group, Inc.	NY	11101		N/A
KelKris Associates Inc	CA	95630		N/A
Debt Recovery Solutions, LLC	IN	46409		N/A
Allied Interstate LLC	NY	14223		N/A
Allied Collection Service, Inc. (Indiana)	IN	46409		N/A
Diversified Adjustment Service, Inc.	PA	15501	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	10/07/2013	Closed with explanation	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Referral	09/19/2013	Closed with explanation	Yes	No
Web	08/31/2013	Closed with explanation	Yes	No
Referral	10/29/2013	Closed with explanation	Yes	No
Web	08/31/2013	Closed with explanation	Yes	Yes
Web	08/31/2013	Closed with explanation	Yes	Yes
Web	08/31/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with monetary relief	Yes	No
Phone	08/20/2013	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with explanation	Yes	No
Phone	11/04/2013	Closed with non-monetary relief	Yes	No
Web	09/01/2013	Closed with explanation	Yes	No
Referral	09/20/2013	Closed with non-monetary relief	Yes	No
Web	09/19/2013	Closed with explanation	Yes	No
Referral	09/19/2013	Closed with explanation	Yes	No
Web	09/04/2013	Closed with non-monetary relief	Yes	No
Web	09/05/2013	Closed with explanation	Yes	Yes
Referral	09/19/2013	Closed with non-monetary relief	Yes	No
Web	09/03/2013	Closed with explanation	Yes	Yes
Web	09/13/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

534110
520100
534155
511477
534169
511485
511486
511489
511515
497133
534222
534230
511555
534254
534255
534261
512553
511875
534296
511876
520295

Debt Collection Complaints

Based on Consumer Complaints

09/09/2013	Debt collection	Medical
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/02/2013	Debt collection	I do not know
09/19/2013	Debt collection	Medical
09/02/2013	Debt collection	Medical
08/20/2013	Debt collection	I do not know
09/19/2013	Debt collection	Credit card
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Debt collection	Credit card
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Non-federal student loan
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Credit card
09/19/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Rash Curtis and Associates	CA	90004		N/A
Williams & Fudge, Inc	VA	22314	Servicemember	N/A
Encore Capital Group	TX	77532		N/A
Credit Financial Services, Inc	NC	28459		N/A
CCS Financial Services, Inc.	NV	89031		N/A
Encore Capital Group	VA	23112		N/A
CIR, Law Offices	CA	93291		N/A
EOS Holdings, Inc.	CA	94503		N/A
Virtuoso Sourcing Group, LLC.	IN	46350		N/A
The CBE Group, Inc.	TX	77859	Older American	N/A
Resurgent Capital Services L.P.	SC	29464		N/A
P&B Capital Group, LLC	CA	95062		N/A
Cavalry Investments, LLC	TX	75052		N/A
Allied Interstate LLC	CA	90043		N/A
JPMorgan Chase & Co.	CA	90043		N/A
Encore Capital Group	IL	61938		N/A
Diversified Adjustment Service, Inc.	KY	40291		N/A
AES/PHEAA	MA	02180		N/A
McCarthy, Burgess & Wolff, Inc.	TX	76031		N/A
Resurgent Capital Services L.P.	TX	77429		N/A
Resurgent Capital Services L.P.	MO	63110		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/10/2013	Closed with explanation	No	Yes
Web	08/22/2013	Closed with explanation	Yes	No
Web	09/02/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with explanation	Yes	Yes
Web	09/02/2013	Closed with non-monetary relief	Yes	No
Postal mail	08/20/2013	Closed with explanation	Yes	Yes
Phone	09/20/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with explanation	Yes	No
Web	08/25/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with non-monetary relief	Yes	No
Referral	09/20/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Postal mail	08/28/2013	Closed with non-monetary relief	Yes	No
Referral	09/19/2013	Closed with non-monetary relief	Yes	No
Postal mail	09/20/2013	Closed with explanation	Yes	No
Web	09/06/2013	Closed with explanation	Yes	Yes
Phone	09/17/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

520268
497233
511804
534355
512492
496624
534515
520502
503825
520537
534574
520596
503438
534627
534628
512495
520617
534647
519469
520715
534763

Debt Collection Complaints

Based on Consumer Complaints

09/19/2013	Debt collection	Federal student loan
08/20/2013	Debt collection	I do not know
09/09/2013	Debt collection	Federal student loan
08/20/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Mortgage
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Non-federal student loan
09/19/2013	Debt collection	Medical
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Debt collection	I do not know
09/10/2013	Debt collection	I do not know
08/26/2013	Debt collection	Credit card
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Debt collection	Medical
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Medical
08/20/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Van Ru Credit Corporation	NE	68028		N/A
Encore Capital Group	PA	18509		N/A
National Recoveries, Inc.	CO	81226	Older American	N/A
CNG Financial Corporation	CO	81401		N/A
Glass Mountain Capital, LLC	NJ	07002		N/A
HOVG, LLC	CA	94607		N/A
Residential Credit Solutions	GA	30048		N/A
Financial Recovery Services, Inc.	WA	98292		N/A
Sentry Credit, Inc.	MA	02180		N/A
Receivables Management Partners, LLC	PA	19053		N/A
Trident Asset Management, L.L.C.	IN	46227		N/A
Encore Capital Group	PA	19142	Older American	N/A
Global Credit & Collection Corporation	AZ	85286	Older American	N/A
Citibank	NY	10457		N/A
BOK Financial Corp	MN	55021		N/A
Frontline Asset Strategies, LLC	CA	95111		N/A
Valarity, LLC	MO	65619		N/A
LTD Financial Services, L.P.	CA	91209		N/A
Kings Credit Services	CA	95205		N/A
Expert Global Solutions, Inc.	KY	40006	Servicemember	N/A
Encore Capital Group	OR	97223		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	11/04/2013	Closed with non-monetary relief	Yes	No
Phone	08/21/2013	Closed with explanation	Yes	No
Web	09/10/2013	Closed with non-monetary relief	Yes	No
Phone	09/20/2013	Closed with explanation	No	
Web	09/13/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	08/26/2013	Closed with explanation	Yes	No
Phone	09/06/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with non-monetary relief	Yes	No
Phone	09/20/2013	Closed with explanation	Yes	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes	No
Phone	09/04/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with non-monetary relief	Yes	No
Referral	08/26/2013	Closed with explanation	Yes	
Phone	08/21/2013	Closed with non-monetary relief	Yes	No
Postal mail	08/26/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	No	
Web	09/20/2013	Closed with explanation	Yes	No
Phone	10/30/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with explanation	Yes	No
Web	08/21/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

534765
497586
520765
497616
525941
520777
501931
513108
534671
535186
521228
513027
521276
503997
496744
504185
524596
534943
534971
535031
497813

Debt Collection Complaints

Based on Consumer Complaints

08/21/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/21/2013	Debt collection	I do not know
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
08/21/2013	Debt collection	Medical
09/19/2013	Debt collection	Credit card
08/21/2013	Debt collection	Non-federal student loan
09/12/2013	Debt collection	Medical
09/20/2013	Debt collection	Credit card
09/20/2013	Debt collection	I do not know
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Credit card
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Non-federal student loan
09/03/2013	Debt collection	Non-federal student loan
09/30/2013	Debt collection	I do not know
08/26/2013	Debt collection	Credit card
09/30/2013	Debt collection	I do not know
09/13/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Commercial Recovery Systems	SC	29205		N/A
Encore Capital Group	PA	18031		N/A
ACE Cash Express Inc.	CO	80204		N/A
West Bay Acquisitions, LLC	NV	89130	Servicemember	N/A
Media Collections, Inc	TN	37138	Servicemember	N/A
Legal Recovery Law Offices, Inc	CA	92701		N/A
Expert Global Solutions, Inc.	FL	33993	Servicemember	N/A
Cavalry Investments, LLC	OK	73120	Servicemember	N/A
National Enterprise Systems, Inc.	NY	14818	Servicemember	N/A
Expert Global Solutions, Inc.	NY	14219	Older American	N/A
Synchrony Financial	TX	77845		N/A
Encore Capital Group	FL	32209		N/A
Encore Capital Group	FL	32811		N/A
JH Portfolio Debt Equities, LLC	FL	32209		N/A
Allied Fidelity Services, LLC	IN	46323		N/A
ECMC Group, Inc.	PA	19147		N/A
Convergent Resources, Inc.	GA	30064		N/A
Navient Solutions, Inc.	TX	76501	Servicemember	N/A
Encore Capital Group	FL	33714		N/A
Encore Capital Group	PA	17036	Older American	N/A
Expert Global Solutions, Inc.	PA	19301		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	08/20/2013	Closed	Yes	No
Web	09/13/2013	Closed with explanation	Yes	No
Phone	10/04/2013	Closed with explanation	Yes	No
Web	08/21/2013	Closed	Yes	No
Web	09/15/2013	Closed with non-monetary relief	Yes	No
Web	09/15/2013	Closed with explanation	Yes	No
Web	08/22/2013	Closed with explanation	Yes	No
Web	09/19/2013	Closed with explanation	Yes	No
Web	08/21/2013	Closed with explanation	Yes	Yes
Web	09/15/2013	Closed with explanation	Yes	No
Web	10/03/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes
Web	09/20/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed with explanation	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Postal mail	09/13/2013	Closed with explanation	Yes	No
Fax	09/05/2013	Closed with explanation	No	
Phone	10/01/2013	Closed with non-monetary relief	Yes	No
Phone	10/10/2013	Closed with explanation	Yes	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes	No
Phone	09/17/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

499401
524595
513279
498192
526178
526179
499417
535120
498306
526226
535752
535770
535782
535775
511837
527177
513221
547929
504427
547997
527199

Debt Collection Complaints

Based on Consumer Complaints

09/03/2013	Debt collection	Auto
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Medical
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	I do not know
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Medical
09/03/2013	Debt collection	Mortgage
09/13/2013	Debt collection	I do not know
09/04/2013	Debt collection	Medical
09/30/2013	Debt collection	Medical
09/30/2013	Debt collection	Credit card
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Debt collection	Medical
09/30/2013	Debt collection	Medical
08/26/2013	Debt collection	Auto
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

OneMain Financial Holdings, LLC	OH	45505		N/A
Advance America, Cash Advance Centers, Inc.	IN	47546		N/A
Expert Global Solutions, Inc.	AZ	86404		N/A
Advance Bureau of Collections	GA	31005		N/A
Deca Financial Services LLC	CA	93212		N/A
Platinum Holdings Group, LLC	MS	39452		N/A
Allied Interstate LLC	TX	78753		N/A
Citibank	NC	27410	Servicemember	N/A
Expert Global Solutions, Inc.	MS	39071	Older American	N/A
Real Time Resolutions	WY	82003		N/A
Experian	MD	21117		N/A
Commonwealth Financial Systems, Inc.	FL	33161		N/A
Medical Data Systems, Inc.	MA	01464		N/A
CL Holdings, LLC	TX	76116		N/A
Real Time Resolutions	CA	92122		N/A
Medical Business Bureau	IL	60504		N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	07522		N/A
Commercial Recovery Systems	FL	33196		N/A
Convergent Resources, Inc.	TX	77023	Older American	N/A
LexisNexis	FL	32796		N/A
Encore Capital Group	MI	48507		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/04/2013	Closed with monetary relief	Yes	No
Web	09/03/2013	Closed with monetary relief	Yes	No
Phone	08/27/2013	Closed with explanation	Yes	No
Phone	09/16/2013	Closed with non-monetary relief	Yes	No
Web	09/04/2013	Closed with explanation	Yes	No
Phone	09/06/2013	Closed	Yes	No
Phone	09/04/2013	Closed with non-monetary relief	Yes	No
Web	09/15/2013	Closed with explanation	Yes	No
Phone	08/27/2013	Closed with explanation	Yes	No
Web	09/03/2013	Closed with explanation	Yes	No
Phone	09/13/2013	Closed with explanation	Yes	No
Web	09/03/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Postal mail	10/01/2013	Closed with monetary relief	Yes	No
Web	09/05/2013	Closed with explanation	Yes	
Web	08/26/2013	Closed with explanation	No	No
Phone	10/01/2013	Closed with non-monetary relief	Yes	No
Web	08/27/2013	Closed with explanation	Yes	No
Phone	09/16/2013	Closed with explanation	Yes	No
Web	10/16/2013	Closed with explanation	Yes	No
Web	09/16/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

512055
513618
504530
527302
512500
504466
513672
527347
504583
513651
527071
513703
548181
548161
513560
504055
548139
501863
527437
527052
527465

Debt Collection Complaints

Based on Consumer Complaints

09/30/2013	Debt collection	Credit card
09/13/2013	Debt collection	Credit card
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Medical
08/26/2013	Debt collection	Credit card
09/13/2013	Debt collection	Credit card
08/26/2013	Debt collection	Credit card
08/27/2013	Debt collection	Credit card
09/30/2013	Debt collection	I do not know
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	I do not know
08/26/2013	Debt collection	Mortgage
09/24/2013	Debt collection	Non-federal student loan
09/13/2013	Debt collection	Credit card
09/30/2013	Debt collection	I do not know
09/13/2013	Debt collection	Mortgage
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	Medical
08/27/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me instead of my attorney
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	CT	07470		N/A
Navy FCU	TN	37860	Servicemember	N/A
North Shore Agency, LLC	CA	92039		N/A
Expert Global Solutions, Inc.	TX	78240		N/A
Capital One	AZ	85742		N/A
Capital One	GA	30036		N/A
Allied Interstate LLC	GA	30008		N/A
Encore Capital Group	FL	33061		N/A
Resurgent Capital Services L.P.	ND	58554		N/A
Stellar Recovery Inc.	TX	77861		N/A
Asset Management Professionals, LLC	WA	98059		N/A
Seterus, Inc.	CA	94931		N/A
Navient Solutions, Inc.	AR	72032	Servicemember	N/A
Citibank	NJ	07093		N/A
Finkelstein, Kern, Steinberg & Cunningham, PC	TN	37701		N/A
JPMorgan Chase & Co.	CA	95762		N/A
Encore Capital Group	CA	92108		N/A
Regional Management Corp.	AL	35208		N/A
Kimball, Tirey & St. John LLP	CA	92130		N/A
Pressler & Pressler, LLP	NJ	07015		N/A
ACE Cash Express Inc.	NC	28422		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/01/2013	Closed with explanation	Yes	No
Web	09/16/2013	Closed with explanation	Yes	No
Phone	09/11/2013	Closed with explanation	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Web	08/26/2013	Closed with explanation	Yes	No
Referral	09/16/2013	Closed with explanation	No	
Phone	08/27/2013	Closed with non-monetary relief	Yes	No
Web	08/28/2013	Closed with explanation	Yes	No
Web	10/01/2013	Closed with explanation	Yes	No
Web	08/26/2013	Closed with explanation	Yes	Yes
Web	10/03/2013	Closed with non-monetary relief	Yes	No
Referral	08/28/2013	Closed	Yes	Yes
Web	09/24/2013	Closed with explanation	Yes	Yes
Referral	09/16/2013	Closed with explanation	Yes	No
Phone	11/05/2013	Closed with explanation	Yes	No
Web	09/16/2013	Closed with explanation	Yes	No
Fax	09/25/2013	Closed with non-monetary relief	Yes	No
Web	09/16/2013	Closed with explanation	Yes	No
Web	10/03/2013	Closed with non-monetary relief	Yes	No
Phone	10/01/2013	Closed with explanation	Yes	Yes
Web	08/30/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

547221
527555
504782
540407
504807
527591
504886
504765
548420
504856
548423
504892
540515
527677
548478
526545
540533
527709
540572
548553
504964

Debt Collection Complaints

Based on Consumer Complaints

09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	I do not know
09/24/2013	Debt collection	Auto
08/27/2013	Debt collection	Mortgage
09/24/2013	Debt collection	Credit card
10/01/2013	Debt collection	I do not know
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/01/2013	Debt collection	Credit card
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Medical
08/27/2013	Debt collection	I do not know
09/13/2013	Debt collection	Credit card
09/13/2013	Debt collection	Medical
10/01/2013	Debt collection	Credit card
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Diversified Consultants, Inc.	FL	33024		N/A
EOS Holdings, Inc.	AE	09123	Servicemember	N/A
Account Discovery Systems, LLC	CO	80013	Servicemember	N/A
TD Bank US Holding Company	UT	84123		N/A
Nationstar Mortgage	CA	92591		N/A
JPMorgan Chase & Co.	IN	47177		N/A
MRS BPO, L.L.C.	MI	48301		N/A
ERC	FL	33132		N/A
Synchrony Financial	NY	10512		N/A
I.Q. Data International, Inc.	OR	97008		N/A
I.C. System, Inc.	HI	96782	Older American	N/A
RGS Financial, Inc.	UT	84123		N/A
Linebarger Goggan Blair & Sampson, LLP	GA	30328	Older American, Servicemember	N/A
I.C. System, Inc.	LA	71106	Older American, Servicemember	N/A
MRS BPO, L.L.C.	PR	00717		N/A
Discover	KY	40701		N/A
CL Holdings, LLC	LA	70791		N/A
Stillman Law Office	MI	48315		N/A
Encore Capital Group	NJ	07307		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/01/2013	Closed with explanation	Yes	No
Web	09/15/2013	Closed with non-monetary relief	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Phone	09/26/2013	Closed with non-monetary relief	Yes	No
Web	08/26/2013	Closed with explanation	Yes	No
Postal mail	09/26/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with non-monetary relief	Yes	No
Phone	09/26/2013	Closed with non-monetary relief	Yes	No
Web	10/01/2013	Closed with explanation	Yes	No
Web	09/16/2013	Closed with explanation	Yes	No
Web	10/10/2013	Closed with explanation	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with explanation	Yes	Yes
Web	09/25/2013	Closed with explanation	Yes	No
Web	08/27/2013	Closed with explanation	Yes	Yes
Web	09/15/2013	Closed with explanation	Yes	No
Phone	09/16/2013	Closed with monetary relief	Yes	Yes
Phone	10/08/2013	Closed with explanation	Yes	No
Postal mail	10/02/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

548556
527766
540606
540613
504977
540653
549220
540673
549246
527835
549251
540667
540776
540792
505107
527961
527911
549992
549396

Debt Collection Complaints

Based on Consumer Complaints

08/27/2013	Debt collection	Auto
09/13/2013	Debt collection	Non-federal student loan
08/27/2013	Debt collection	Federal student loan
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Credit card
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Debt collection	Non-federal student loan
09/14/2013	Debt collection	I do not know
10/01/2013	Debt collection	Credit card
10/01/2013	Debt collection	Auto
09/25/2013	Debt collection	Auto
09/04/2013	Debt collection	Mortgage
09/04/2013	Debt collection	I do not know
09/14/2013	Debt collection	I do not know
10/01/2013	Debt collection	I do not know
09/25/2013	Debt collection	Credit card
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/15/2013	Debt collection	I do not know
09/25/2013	Debt collection	I do not know
09/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/15/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued where didn't live/sign for debt
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MA	02155		N/A
Reliant Capital Solutions, LLC	KS	66442	Servicemember	N/A
ECMC Group, Inc.	CO	80863	Servicemember	N/A
Navient Solutions, Inc.	CA	91335		N/A
Synchrony Financial	MD	21015		N/A
Synchrony Financial	VA	23885		N/A
International Computer Systems, Inc.	TX	76244		N/A
Asset Recovery Solutions, LLC	IL	60680		N/A
Encore Capital Group	FL	33327		N/A
Citibank	FL	33433	Older American	N/A
Capital Management Services, LP	GA	30152		N/A
Toyota Motor Credit Corporation	NY	11803		N/A
United Guaranty	FL	33527	Servicemember	N/A
Everest Receivable Services Inc.	DE	19711	Older American	N/A
Cavalry Investments, LLC	ND	58103	Servicemember	N/A
Collection Bureau of the Hudson Valley, Inc.	IL	60505		N/A
Expert Global Solutions, Inc.	GA	30144	Servicemember	N/A
Alorica Inc.	WI	53207		N/A
Wells Fargo & Company	CA	95632		N/A
Phillips & Cohen Associates, Ltd.	MO	64804	Older American	N/A
Receivables Performance Management LLC	KY	42025		N/A
EOS Holdings, Inc.	AZ	85051		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	08/28/2013	Closed with explanation	Yes	No
Web	09/15/2013	Closed with explanation	Yes	No
Web	08/27/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	No
Phone	09/16/2013	Closed with non-monetary relief	Yes	No
Referral	09/17/2013	Closed with monetary relief	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Phone	10/09/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	10/02/2013	Closed with explanation	Yes	Yes
Web	11/14/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with monetary relief	Yes	No
Web	09/05/2013	Closed with explanation	Yes	Yes
Web	09/04/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	No
Postal mail	10/02/2013	Closed with non-monetary relief	Yes	No
Web	09/25/2013	Closed with explanation	Yes	No
Postal mail	09/05/2013	Closed with non-monetary relief	Yes	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes	No
Referral	09/26/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

505178
528107
505312
526232
528119
528181
549529
505421
526285
549953
549652
541684
512547
513871
526400
549732
541755
513918
526429
541763
526452
526458

Debt Collection Complaints

Based on Consumer Complaints

09/15/2013	Debt collection	Credit card
09/15/2013	Debt collection	Medical
09/15/2013	Debt collection	Medical
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/15/2013	Debt collection	Credit card
09/04/2013	Debt collection	I do not know
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Mortgage
09/16/2013	Debt collection	Mortgage
09/16/2013	Debt collection	I do not know
10/02/2013	Debt collection	Credit card
09/16/2013	Debt collection	I do not know
09/04/2013	Debt collection	Non-federal student loan
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/02/2013	Debt collection	Credit card
09/16/2013	Debt collection	I do not know
10/02/2013	Debt collection	Credit card
09/16/2013	Debt collection	Mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Rubin & Yates, LLC	FL	34787		N/A
Grant & Weber	CA	95687		N/A
HCFS Health Care Financial Services, Inc.	NY	13367	Servicemember	N/A
Security Finance	TX	79109		N/A
Bank of America	ND	58703		N/A
FirstSource Advantage, LLC	CA	90036		N/A
Gatestone & Co. International Inc.	CA	94030		N/A
Five Lakes Agency	IL	60636		N/A
JPMorgan Chase & Co.	IL	60636		N/A
Resurgent Capital Services L.P.	MA	01966		N/A
TD Bank US Holding Company	VA	24588	Servicemember	N/A
Encore Capital Group	MA	01966		N/A
The Regional Adjustment Bureau, Incorporated	CO	80013		N/A
Allied Collection Services, Inc. (Nevada)	NC	28107		N/A
Discover	NH	03043		N/A
Encore Capital Group	FL	32578	Servicemember	N/A
Bank of America	NY	11412		N/A
Dynamic Recovery Solutions, LLC	PA	19111		N/A
Franklin Collection Service, Inc.	GA	30002		N/A
I.Q. Data International, Inc.	TX	76036		N/A
BB&T Financial	PA	19050		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/17/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	Yes
Web	09/16/2013	Closed with explanation	Yes	Yes
Postal mail	10/02/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Postal mail	09/04/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed	Yes	Yes
Web	10/01/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	10/03/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	Yes
Fax	09/05/2013	Closed with explanation	Yes	No
Web	10/08/2013	Closed with explanation	Yes	No
Web	10/02/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	No
Web	10/02/2013	Closed with explanation	Yes	No
Phone	09/17/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	Yes
Postal mail	09/11/2013	Closed with explanation	Yes	No
Postal mail	09/26/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

526465
526481
526638
550207
526514
513829
541850
528276
528277
528342
551257
528341
512031
514075
550432
528482
551258
528582
528579
514177
542105

Debt Collection Complaints

Based on Consumer Complaints

09/25/2013	Debt collection	Medical
09/25/2013	Debt collection	Medical
09/25/2013	Debt collection	I do not know
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Medical
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	I do not know
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Debt collection	Credit card
08/27/2013	Debt collection	I do not know
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/11/2013	Debt collection	Medical
10/11/2013	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

BYL Collection Services	DE	19977		N/A
Mountain Land Collections, Inc.	KS	66221		N/A
A.R.M. Solutions, Inc.	VA	22032		N/A
ATG Credit, LLC	LA	70512		N/A
Navient Solutions, Inc.	NJ	07920		N/A
Credit Bureau Collection Services, Inc.	VT	05445		N/A
Medical Data Systems, Inc.	VA	24482		N/A
I.C. System, Inc.	TX	76036		N/A
Encore Capital Group			Older American	N/A
Expert Global Solutions, Inc.			Older American	N/A
Encore Capital Group	TX	76036		N/A
Encore Capital Group	NJ	08302		N/A
ACE Cash Express Inc.	CA	91601	Servicemember	N/A
Turning Point Solutions LLC	AZ	85286		N/A
Encore Capital Group	MS	39208		N/A
Expert Global Solutions, Inc.	PA	17543		N/A
The Moore Law Group	CA	94061	Servicemember	N/A
Credit Bureau Data, Inc.	TN	37203		N/A
Hunter Warfield, Inc.	VA	22116		N/A
Credit Bureau of San Luis Obispo & Santa Barbara Counties	CA	93436		N/A
MNE Services, Inc	FL	33334		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	09/26/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with explanation	Yes	No
Web	10/16/2013	Closed with explanation	Yes	Yes
Web	09/25/2013	Closed with explanation	No	
Phone	09/17/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Postal mail	09/05/2013	Closed with explanation	Yes	Yes
Phone	09/17/2013	Closed with explanation	Yes	No
Phone	09/17/2013	Closed with explanation	Yes	No
Postal mail	09/04/2013	Closed with explanation	Yes	No
Postal mail	09/17/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	09/16/2013	Closed with non-monetary relief	Yes	No
Fax	09/26/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes
Web	09/04/2013	Closed with explanation	Yes	Yes
Web	08/27/2013	Closed with non-monetary relief	Yes	No
Referral	09/20/2013	Closed with explanation	Yes	No
Postal mail	10/18/2013	Closed with explanation	Yes	No
Postal mail	11/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

542116
542174
542181
528699
528702
542208
528736
514185
528768
528791
514189
528848
558128
528871
542659
535839
514496
508333
535869
558232
557574

Debt Collection Complaints

Based on Consumer Complaints

10/11/2013	Debt collection	Credit card
09/20/2013	Debt collection	I do not know
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	Non-federal student loan
09/10/2013	Debt collection	Medical
09/16/2013	Debt collection	Credit card
09/10/2013	Debt collection	Credit card
09/10/2013	Debt collection	Federal student loan
09/10/2013	Debt collection	Medical
10/12/2013	Debt collection	Auto
08/27/2013	Debt collection	I do not know
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/12/2013	Debt collection	Medical
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/12/2013	Debt collection	I do not know
09/20/2013	Debt collection	Non-federal student loan
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

P&B Capital Group, LLC	AZ	85012		N/A
Valarity, LLC	OK	73162		N/A
Resurgent Capital Services L.P.	TX	76036		N/A
Expert Global Solutions, Inc.	AZ	85297		N/A
Asset Recovery Group, Inc.	OR	97222	Older American	N/A
Encore Capital Group	CA	93675		N/A
Commercial Recovery Systems	AZ	85037		N/A
ConServe	CA	91403		N/A
Grant & Weber	NV	89014		N/A
Westlake Services, LLC	FL	33936	Older American, Servicemember	N/A
Client Services, Inc.	NJ	07920		N/A
EOS Holdings, Inc.	IL	60077	Older American	N/A
The Stark Collection Agency, Inc.	WI	53818		N/A
Collection Management Company	PA	15601		N/A
Citibank	PA	17404		N/A
ARS National Services, Inc.	NC	29597		N/A
Navient Solutions, Inc.	FL	32504		N/A
URS Holding, LLC	OK	73071		N/A
EOS Holdings, Inc.	CA	95843		N/A
Receivables Management Partners, LLC	IN	46060		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/15/2013	Closed with explanation	Yes	Yes
Web	10/18/2013	Closed with explanation	No	
Postal mail	09/09/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/10/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	Yes
Web	09/14/2013	Closed	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Postal mail	09/10/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	No
Referral	09/05/2013	Closed with monetary relief	Yes	No
Web	09/25/2013	Closed with non-monetary relief	Yes	No
Referral	09/20/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	Yes
Phone	09/18/2013	Closed with explanation	Yes	Yes
Web	10/24/2013	Closed with non-monetary relief	Yes	No
Web	09/20/2013	Closed with non-monetary relief	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes
Phone	10/24/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

558241
535895
514192
521372
521376
530034
521384
521406
521416
558310
505663
541916
537391
558321
529021
558326
537726
536009
529047
521464

Debt Collection Complaints

Based on Consumer Complaints

09/10/2013	Debt collection	Non-federal student loan
09/16/2013	Debt collection	Credit card
10/13/2013	Debt collection	Credit card
09/20/2013	Debt collection	Credit card
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/14/2013	Debt collection	Credit card
09/10/2013	Debt collection	Auto
09/10/2013	Debt collection	Credit card
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Debt collection	Mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/14/2013	Debt collection	Credit card
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Credit card
10/14/2013	Debt collection	Credit card
09/26/2013	Debt collection	I do not know
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Credit card
10/14/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

MRS BPO, L.L.C.	FL	33903		N/A
Alternative Collections LLC	PA	15340		N/A
Synchrony Financial	TX	78726		N/A
SquareTwo Financial Corporation	OH	45140		N/A
AllianceOne Recievables Management	CA	92101	Servicemember	N/A
Capital One	AZ	85208		N/A
Cavalry Investments, LLC	WA	98445		N/A
Portfolio Recovery Associates, Inc.	DE	19713		N/A
Expert Global Solutions, Inc.	NJ	08081	Servicemember	N/A
Ditech Financial LLC	MO	63376		N/A
Credit Bureau of Napa	KY	42718		N/A
D&A Services, LLC	MS	39211		N/A
Ad Astra Recovery Services Inc	TX	75002		N/A
Allied Interstate LLC	CA	96003		N/A
Encore Capital Group	TN	37771		N/A
Hunter Warfield, Inc.	MO	64804		N/A
United Check Recovery, LLC	VA	24202		N/A
DFC Global Corp	OH	44706		N/A
Pinnacle Recovery, Inc.	MA	01937	Older American	N/A
Legal Recovery Law Offices, Inc	TX	75068	Servicemember	N/A
Citibank	MN	55406		N/A
Focus Holding Company	VA	22201		N/A

Debt Collection Complaints

Based on Consumer Complaints

Fax	09/10/2013	Closed with non-monetary relief	Yes	Yes
Web	09/17/2013	Closed	Yes	No
Web	10/13/2013	Closed with explanation	Yes	Yes
Web	09/20/2013	Closed with monetary relief	Yes	No
Web	09/04/2013	Closed with non-monetary relief	Yes	No
Web	10/16/2013	Closed with explanation	Yes	No
Phone	09/11/2013	Closed with explanation	Yes	No
Phone	09/10/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	No
Postal mail	09/10/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with non-monetary relief	Yes	No
Web	09/20/2013	Closed with explanation	Yes	No
Web	10/14/2013	Closed	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Phone	10/01/2013	Closed with non-monetary relief	Yes	No
Web	09/05/2013	Closed with explanation	Yes	No
Web	09/04/2013	Closed with explanation	Yes	No
Postal mail	09/17/2013	Closed with monetary relief	Yes	No
Web	10/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

521469
529067
558399
536061
514700
558433
521295
521601
529199
512498
529220
558525
521631
558535
537711
558545
543250
515412
514984
515475
529218
558595

Debt Collection Complaints

Based on Consumer Complaints

09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	I do not know
09/05/2013	Debt collection	Credit card
09/05/2013	Debt collection	I do not know
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Credit card
10/15/2013	Debt collection	Auto
09/16/2013	Debt collection	I do not know
09/20/2013	Debt collection	I do not know
09/05/2013	Debt collection	Medical
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Credit card
09/26/2013	Debt collection	Medical
08/28/2013	Debt collection	I do not know
09/10/2013	Debt collection	Non-federal student loan
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Non-federal student loan
08/28/2013	Debt collection	Non-federal student loan
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Called outside of 8am-9pm
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

CashCall, Inc.	NY	11944		N/A
Allied Interstate LLC	HI	96819		N/A
JPMorgan Chase & Co.	TX	75189		N/A
Navient Solutions, Inc.	KS	67505		N/A
PNC Bank N.A.	OH	45223	Older American	N/A
Capital One	IN	46254		N/A
California Recovery Bureau, Inc.	MO	65583	Servicemember	N/A
Allied Interstate LLC	TX	78351		N/A
The CBE Group, Inc.	CA	95926	Older American	N/A
Mnet Financial Inc	TX	77375		N/A
Advance America, Cash Advance Centers, Inc.	NV	89104	Older American, Servicemember	N/A
Bank of America	TX	77630		N/A
Alorica Inc.	SC	29150		N/A
Allied Interstate LLC	MI	48336		N/A
Navient Solutions, Inc.	DC	20009		N/A
Encore Capital Group	IL	60491		N/A
Patenaude & Felix APC	NV	89002		N/A
Expert Global Solutions, Inc.	NV	89002		N/A
Allied Interstate LLC	OH	44120		N/A
Mercantile Adjustment Bureau, LLC	NY	14611		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	09/20/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with non-monetary relief	Yes	No
Web	09/04/2013	Closed with explanation	Yes	No
Web	09/05/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with non-monetary relief	Yes	No
Web	09/26/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with non-monetary relief	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes
Web	09/05/2013	Closed	Yes	Yes
Phone	09/17/2013	Closed with non-monetary relief	Yes	No
Phone	09/23/2013	Closed with explanation	Yes	No
Referral	09/26/2013	Closed with explanation	Yes	No
Web	08/27/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with non-monetary relief	Yes	No
Fax	10/22/2013	Closed with explanation	Yes	No
Web	08/27/2013	Closed with explanation	No	
Web	09/09/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with non-monetary relief	Yes	No
Web	10/11/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

536258
543262
515492
515494
543290
543303
559639
529320
536322
515106
529180
536384
543337
506060
521791
520915
506076
506077
543377
529430

Debt Collection Complaints

Based on Consumer Complaints

09/26/2013	Debt collection	Credit card
09/05/2013	Debt collection	Mortgage
09/05/2013	Debt collection	Mortgage
09/16/2013	Debt collection	Federal student loan
10/15/2013	Debt collection	Medical
09/16/2013	Debt collection	Medical
09/05/2013	Debt collection	Credit card
09/05/2013	Debt collection	I do not know
09/26/2013	Debt collection	I do not know
08/28/2013	Debt collection	Medical
08/28/2013	Debt collection	Credit card
09/17/2013	Debt collection	I do not know
09/17/2013	Debt collection	I do not know
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	I do not know
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	I do not know
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Medical
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	Credit card
09/20/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	CA	91367		N/A
Real Time Resolutions	VA	22701	Servicemember	N/A
Bank of America	VA	22701	Servicemember	N/A
Navient Solutions, Inc.	GA	30341		N/A
Consumer Adjustment Company Incorporated	MO	65705		N/A
Action Collection Service	ID	83705		N/A
Bank of America	AL	36079		N/A
Universal Fidelity LP	FL	34742	Older American	N/A
Quality Asset Recovery LLC	FL	33449		N/A
Synchrony Financial	IL	60118	Older American	N/A
Encore Capital Group	VA	23454		N/A
Performant Financial Corporation	VA	23464		N/A
Encore Capital Group	CA	91731	Older American	N/A
EOS Holdings, Inc.	TX	78664		N/A
Platinum Holdings Group, LLC	TN	38574		N/A
Diversified Consultants, Inc.	IL	60654		N/A
Allied Interstate LLC	OH	43560		N/A
Unique Management Services, Inc	WA	98106		N/A
California Business Bureau, Inc.	CA	92009		N/A
Bonded Adjustment Company	WA	99208		N/A
Synchrony Financial	IN	47670	Older American	N/A
Citibank	TX	75094		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	10/04/2013	Closed with explanation	Yes	No
Web	09/05/2013	Closed with explanation	Yes	No
Web	09/05/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Phone	09/05/2013	Closed with explanation	Yes	No
Postal mail	09/06/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with explanation	No	No
Fax	08/29/2013	Closed with monetary relief	Yes	No
Postal mail	08/29/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with non-monetary relief	Yes	No
Web	09/17/2013	Closed with explanation	Yes	Yes
Web	09/17/2013	Closed with explanation	Yes	Yes
Web	09/11/2013	Closed with explanation	No	
Web	09/17/2013	Closed with explanation	Yes	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Web	09/20/2013	Closed with explanation	Yes	Yes
Phone	10/17/2013	Closed with explanation	No	
Phone	09/18/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

543400
515073
515074
529466
559090
529478
515603
515679
543435
506128
506132
531799
530161
531812
521924
531814
515760
506260
536576
521945
530192
536598

Debt Collection Complaints

Based on Consumer Complaints

09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Medical
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	I do not know
09/20/2013	Debt collection	I do not know
10/02/2013	Debt collection	Credit card
10/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Credit card
10/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Credit card
09/10/2013	Debt collection	I do not know
09/17/2013	Debt collection	Credit card
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Auto
09/10/2013	Debt collection	I do not know
09/20/2013	Debt collection	I do not know
09/10/2013	Debt collection	Federal student loan
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

LTD Financial Services, L.P.	MO	65802	Older American	N/A
Encore Capital Group	FL	33578		N/A
MedShield, Inc.	IN	46201		N/A
Convergent Resources, Inc.	TN	37862	Older American	N/A
Encore Capital Group	NY	10024		N/A
Expert Global Solutions, Inc.	NJ	08313		N/A
Rubin & Rothman, LLC	NY	10009		N/A
Alorica Inc.	CO	80214	Older American	N/A
Sharinn & Lipshie, P.C.	NY	11221		N/A
Dynamic Recovery Solutions, LLC	PA	19107		N/A
NRA Group, LLC	NY	11106		N/A
JPMorgan Chase & Co.	FL	32570		N/A
HSBC North America Holdings Inc.	CA	93675		N/A
Wells Fargo & Company	AZ	85544		N/A
Southern Management Corp	TN	37601		N/A
NRA Group, LLC	IA	52404		N/A
Resurgent Capital Services L.P.	MI	48320		N/A
Platinum Holdings Group, LLC	GA	30180		N/A
United Collection Bureau, Inc.	OH	43081	Older American	N/A
Convergent Resources, Inc.	CA	94015		N/A
Encore Capital Group	FL	33605	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/14/2013	Closed with explanation	Yes	No
Fax	09/18/2013	Closed with non-monetary relief	Yes	No
Phone	09/06/2013	Closed with explanation	Yes	No
Web	09/11/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with non-monetary relief	Yes	No
Web	09/18/2013	Closed with explanation	Yes	No
Referral	09/23/2013	Closed with non-monetary relief	Yes	No
Postal mail	10/03/2013	Closed with explanation	Yes	No
Referral	10/30/2013	Closed with explanation	Yes	No
Referral	10/16/2013	Closed with explanation	Yes	Yes
Web	10/15/2013	Closed with explanation	Yes	Yes
Phone	01/02/2014	Closed with explanation	Yes	No
Web	10/18/2013	Closed	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	10/10/2013	Closed	No	
Web	09/14/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Phone	09/18/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

521967
531712
515779
522008
522032
530356
536665
551238
550804
506376
558841
536812
521305
531834
543694
506435
520849
536824
522163
506485
530487

Debt Collection Complaints

Based on Consumer Complaints

09/20/2013	Debt collection	I do not know
10/02/2013	Debt collection	Mortgage
08/28/2013	Debt collection	I do not know
10/15/2013	Debt collection	Medical
10/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Mortgage
09/21/2013	Debt collection	Medical
09/17/2013	Debt collection	Mortgage
08/28/2013	Debt collection	Federal student loan
09/21/2013	Debt collection	I do not know
09/10/2013	Debt collection	Credit card
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Auto
09/21/2013	Debt collection	Credit card
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/03/2013	Debt collection	Auto
10/15/2013	Debt collection	Medical
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/21/2013	Debt collection	Credit card
09/21/2013	Debt collection	Credit card
09/21/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	CO	80014	Servicemember	N/A
Ocwen	FL	33161		N/A
Resurgent Capital Services L.P.	TX	77034		N/A
Herbert P. Sears Co., Inc.	TX	78254		N/A
Sunrise Credit Services Inc.	MO	63134		N/A
Nationstar Mortgage	SC	29323		N/A
United Collection Bureau, Inc.	MI	48101		N/A
JPMorgan Chase & Co.	FL	33496		N/A
Navient Solutions, Inc.	CA	92240		N/A
Retrieval-Masters Creditors Bureau, Inc.	MD	21794		N/A
Northland Group, Inc.	CA	91402		N/A
Continental Central Credit, Inc.	NY	11581		N/A
Radius Global Solutions LLC	CA	91202		N/A
MRS BPO, L.L.C.	MO	64015		N/A
ERC	FL	34953		N/A
Ford Motor Credit Company	MS	39402		N/A
Escallate, LLC	NY	11213		N/A
PayPal Holdings, Inc.	IL	60631		N/A
Pressler & Pressler, LLP	NJ	07006		N/A
Portfolio Recovery Associates, Inc.	NY	14120		N/A
AllianceOne Recievables Management	NY	12180		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/23/2013	Closed with non-monetary relief	Yes	No
Referral	10/03/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	Yes
Phone	08/30/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Web	09/17/2013	Closed with explanation	Yes	No
Web	08/28/2013	Closed with non-monetary relief	Yes	No
Web	09/23/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Phone	09/18/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/03/2013	Closed with non-monetary relief	Yes	No
Web	10/03/2013	Closed with non-monetary relief	Yes	No
Postal mail	10/16/2013	Closed	Yes	No
Web	10/03/2013	Closed with monetary relief	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Web	09/21/2013	Closed with non-monetary relief	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

535613
550917
506510
558886
559436
506520
536926
531847
506546
536940
522247
530408
544924
536962
551424
551436
559486
551454
535605
537030
537043

Debt Collection Complaints

Based on Consumer Complaints

09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/21/2013	Debt collection	I do not know
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	I do not know
08/28/2013	Debt collection	Mortgage
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Credit card
08/28/2013	Debt collection	Medical
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	I do not know
10/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Credit card
10/16/2013	Debt collection	I do not know
09/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	I do not know
08/28/2013	Debt collection	I do not know
09/26/2013	Debt collection	I do not know
09/26/2013	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	TN	37862	Older American	N/A
Encore Capital Group	AZ	85016		N/A
BYL Collection Services	FL	32256		N/A
Choice Recovery, Inc.	FL	33646		N/A
Wells Fargo & Company	CA	91206		N/A
Citibank	CA	94920		N/A
Expert Global Solutions, Inc.	TN	37363		N/A
Citibank	NJ	07044	Servicemember	N/A
Account Resolution Corporation	IL	62062		N/A
Select Portfolio Servicing, Inc	NJ	07305		N/A
ERC	FL	33646		N/A
TekCollect Inc.	TN	37363		N/A
U.S. Bancorp	TX	77339		N/A
Cavalry Investments, LLC	GA	30108	Older American	N/A
ERC	NJ	07024	Older American, Servicemember	N/A
Synchrony Financial	IN	47302		N/A
Selip & Stylianou, LLP	NY	10032		N/A
ERC	TX	75024		N/A
USCB, INC.	CA	90026		N/A
Wells Fargo & Company	WA	98012	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/26/2013	Closed with non-monetary relief	Yes	No
Web	09/21/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Postal mail	10/03/2013	Closed with explanation	Yes	No
Referral	10/03/2013	Closed with explanation	Yes	No
Phone	08/29/2013	Closed with non-monetary relief	Yes	No
Web	08/29/2013	Closed with non-monetary relief	Yes	No
Referral	10/03/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with non-monetary relief	Yes	No
Referral	10/03/2013	Closed with explanation	No	
Web	09/26/2013	Closed with explanation	Yes	No
Web	10/15/2013	Closed with explanation	Yes	No
Web	09/22/2013	Closed with non-monetary relief	Yes	No
Web	09/22/2013	Closed with monetary relief	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with non-monetary relief	Yes	No
Web	09/26/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

544947
537067
521262
543932
506687
551512
551409
506724
506749
551552
543935
551411
543996
560019
537148
537155
506786
501304
544035
544036

Debt Collection Complaints

Based on Consumer Complaints

09/22/2013	Debt collection	Credit card
10/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	Mortgage
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	I do not know
08/28/2013	Debt collection	I do not know
09/10/2013	Debt collection	I do not know
09/26/2013	Debt collection	Mortgage
08/28/2013	Debt collection	Mortgage
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Credit card
09/23/2013	Debt collection	Credit card
08/28/2013	Debt collection	I do not know
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Credit card
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Debt collection	Medical
09/23/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Cavalry Investments, LLC	CO	80439		N/A
Security Finance	AL	35261		N/A
Select Portfolio Servicing, Inc	TX	77021		N/A
Expert Global Solutions, Inc.	FL	33162		N/A
Credit Protection Association, L.P.	MD	21045		N/A
Financial Credit Network Inc	CA	95823		N/A
Afni, Inc.	OH	43062		N/A
Dynamic Recovery Solutions, LLC	CA	93933		N/A
Allied Interstate LLC	NY	11235		N/A
Santander Consumer USA Holdings Inc	WA	98031		N/A
Ditech Financial LLC	GA	30734		N/A
Wells Fargo & Company	VA	24112	Older American	N/A
Advance America, Cash Advance Centers, Inc.	OH	44270		N/A
Nelson, Watson & Associates, LLC	NY	11362		N/A
HSBC North America Holdings Inc.	FL	34243		N/A
Capital One	WA	98106		N/A
Commercial Recovery Systems	WA	98405		N/A
Credit Protection Association, L.P.	FL	34243		N/A
Expert Global Solutions, Inc.	NY	11050		N/A
Rubin & Rothman, LLC	NY	11362		N/A
KelKris Associates Inc	CA	93620		N/A
Encore Capital Group	FL	34243		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/22/2013	Closed with non-monetary relief	Yes	Yes
Web	10/16/2013	Closed with explanation	Yes	No
Phone	09/11/2013	Closed with explanation	Yes	No
Referral	09/05/2013	Closed with explanation	Yes	No
Phone	08/29/2013	Closed with non-monetary relief	Yes	No
Web	09/27/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Web	11/03/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with non-monetary relief	Yes	Yes
Web	09/14/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with explanation	Yes	No
Web	08/29/2013	Closed with explanation	Yes	No
Phone	10/07/2013	Closed with explanation	Yes	No
Referral	09/27/2013	Closed with explanation	Yes	No
Referral	10/25/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Referral	10/17/2013	Closed	Yes	No
Referral	09/23/2013	Closed with non-monetary relief	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Referral	11/08/2013	Closed with non-monetary relief	Yes	No
Web	09/10/2013	Closed with non-monetary relief	Yes	No
Referral	09/23/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

537187
560070
522489
507650
506753
543153
539314
537823
507675
522552
544110
507713
507727
544149
537879
507693
507719
537882
507771
544150
522630
537883

Debt Collection Complaints

Based on Consumer Complaints

09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/16/2013	Debt collection	Credit card
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Credit card
10/16/2013	Debt collection	Mortgage
10/03/2013	Debt collection	I do not know
09/23/2013	Debt collection	Credit card
09/26/2013	Debt collection	Credit card
08/28/2013	Debt collection	I do not know
09/26/2013	Debt collection	Credit card
08/28/2013	Debt collection	Medical
09/26/2013	Debt collection	Credit card
09/26/2013	Debt collection	Medical
09/11/2013	Debt collection	I do not know
09/11/2013	Debt collection	Medical
10/03/2013	Debt collection	Federal student loan
09/26/2013	Debt collection	Credit card
10/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Afni, Inc.	CA	93140		N/A
Convergent Resources, Inc.	NJ	08536		N/A
Synchrony Financial	IN	46738	Older American	N/A
AllianceOne Recievables Management	WA	98204		N/A
Expert Global Solutions, Inc.	MS	39213		N/A
Encore Capital Group	AL	36091		N/A
Wells Fargo & Company	MI	48230		N/A
Encore Capital Group	NJ	08857		N/A
Dynamic Recovery Solutions, LLC	KY	42223		N/A
Citibank	TX	78641		N/A
Resurgent Capital Services L.P.	TX	77083		N/A
Citibank	TN	37769		N/A
Morgan & Associates, P.C.	NM	88001		N/A
Portfolio Recovery Associates, Inc.	CA	90048		N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	08527		N/A
Resurgent Capital Services L.P.	KS	66502	Servicemember	N/A
Linebarger Goggan Blair & Sampson, LLP	TX	78108		N/A
The CBE Group, Inc.	TX	75043		N/A
MRS BPO, L.L.C.	FL	33611		N/A
Media Collections, Inc	CA	90066		N/A
Debt Recovery Solutions, LLC	TN	37919		N/A

Debt Collection Complaints

Based on Consumer Complaints

Fax	09/23/2013	Closed with explanation	Yes	No
Web	08/28/2013	Closed with explanation	Yes	No
Phone	10/17/2013	Closed with monetary relief	Yes	No
Phone	09/11/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with non-monetary relief	Yes	No
Web	10/16/2013	Closed with explanation	Yes	No
Referral	10/04/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	Yes
Web	09/26/2013	Closed with explanation	Yes	No
Referral	08/29/2013	Closed with explanation	Yes	No
Phone	09/27/2013	Closed with explanation	Yes	No
Web	08/29/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with non-monetary relief	Yes	No
Phone	09/27/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Referral	10/07/2013	Closed with explanation	Yes	No
Web	10/03/2013	Closed with explanation	Yes	No
Web	09/26/2013	Closed with non-monetary relief	Yes	No
Web	10/16/2013	Closed with explanation	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

537905
501641
560888
523184
507818
523240
560231
551796
537952
544216
507873
544529
508060
544282
544323
523317
523377
551957
544394
559953
523417

Debt Collection Complaints

Based on Consumer Complaints

09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/29/2013	Debt collection	Non-federal student loan
09/26/2013	Debt collection	Credit card
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Credit card
09/27/2013	Debt collection	Credit card
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	I do not know
09/11/2013	Debt collection	Credit card
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Credit card
09/27/2013	Debt collection	I do not know
10/04/2013	Debt collection	Credit card
10/04/2013	Debt collection	Medical
09/27/2013	Debt collection	Auto
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Medical
10/04/2013	Debt collection	Credit card
10/04/2013	Debt collection	I do not know
09/27/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Grant & Weber	CA	95757		N/A
Navient Solutions, Inc.	MN	55068		N/A
TD Bank US Holding Company	CA	92324		N/A
Sentry Recovery and Collections, Inc.	NV	89147		N/A
Capital One	DC	20002		N/A
First National Bank of Omaha	CA	95008		N/A
Bull City Financial Solutions, Inc	OH	45252		N/A
ERC	NY	14624	Older American, Servicemember	N/A
Citibank	FL	32208		N/A
CCS Financial Services, Inc.	NC	28212		N/A
HSBC North America Holdings Inc.	IL	61938		N/A
D&A Services, LLC	CA	91302		N/A
Weltman, Weinberg & Reis	MI	49417		N/A
Expert Global Solutions, Inc.	CA	94042		N/A
Portfolio Recovery Associates, Inc.	GA	30052		N/A
Pinnacle Credit Services, LLC	CA	92780		N/A
I.C. System, Inc.	PA	16405		N/A
Dominion Law Associates, P.L.L.C.	VA	23242		N/A
Encore Capital Group	CA	92592		N/A
Expert Global Solutions, Inc.	VA	24502		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/31/2013	Closed with explanation	Yes	No
Web	08/28/2013	Closed with non-monetary relief	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	Yes
Web	09/26/2013	Closed with explanation	Yes	Yes
Web	09/26/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed	Yes	Yes
Phone	09/12/2013	Closed with non-monetary relief	Yes	No
Web	09/14/2013	Closed with explanation	Yes	No
Referral	09/27/2013	Closed with non-monetary relief	Yes	No
Web	11/20/2013	Closed with explanation	Yes	No
Postal mail	09/30/2013	Closed with explanation	Yes	No
Referral	10/04/2013	Closed with explanation	Yes	No
Referral	10/04/2013	Closed with explanation	Yes	No
Referral	10/01/2013	Closed with non-monetary relief	Yes	No
Referral	09/30/2013	Closed with explanation	Yes	Yes
Web	10/18/2013	Closed with explanation	Yes	No
Referral	11/13/2013	Closed	Yes	No
Referral	10/04/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

544444
508814
544454
544461
545164
545175
545203
523569
523427
545211
539298
545756
552587
552593
545255
545288
523636
552614
552627
545284

Debt Collection Complaints

Based on Consumer Complaints

10/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	I do not know
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/04/2013	Debt collection	I do not know
10/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Credit card
10/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Medical
09/23/2013	Debt collection	Credit card
09/27/2013	Debt collection	Credit card
09/27/2013	Debt collection	I do not know
10/04/2013	Debt collection	Credit card
09/23/2013	Debt collection	I do not know
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Medical
09/27/2013	Debt collection	I do not know
09/27/2013	Debt collection	Credit card
09/27/2013	Debt collection	Credit card
09/27/2013	Debt collection	Credit card
09/23/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Impersonated an attorney or official
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Diversified Consultants, Inc.	MA	01535		N/A
Encore Capital Group	CA	95010		N/A
Continental Central Credit, Inc.	FL	33703	Older American, Servicemember	N/A
National Credit Adjusters, LLC	VA	24503		N/A
MNE Services, Inc	MD	20850		N/A
Citibank	NY	10467		N/A
Southwest Credit Systems, L.P.	NC	27127		N/A
Alorica Inc.	TX	76016		N/A
Citibank	VA	23150		N/A
Synchrony Financial	MT	59711		N/A
Encore Capital Group	CA	90043		N/A
Bank of America	TX	76028		N/A
Centron Services	MT	59930		N/A
Encore Capital Group	TN	37841	Older American	N/A
Synchrony Financial	TN	37841	Older American	N/A
MFP, inc.	FL	33776		N/A
EOS Holdings, Inc.	CA	95945		N/A
Discover	CA	93536		N/A
Citibank	NY	11436		N/A
JPMorgan Chase & Co.	TX	75054		N/A
Expert Global Solutions, Inc.	FL	34471		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/04/2013	Closed with explanation	Yes	No
Referral	09/30/2013	Untimely response	No	
Web	09/30/2013	Closed with explanation	Yes	No
Web	10/04/2013	Closed with explanation	No	Yes
Web	11/14/2013	Closed with explanation	Yes	No
Referral	09/30/2013	Closed with non-monetary relief	Yes	No
Web	10/04/2013	Closed with explanation	Yes	No
Referral	09/30/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with monetary relief	Yes	No
Postal mail	09/30/2013	Closed with non-monetary relief	Yes	No
Referral	10/01/2013	Closed with non-monetary relief	Yes	No
Postal mail	10/07/2013	Closed with explanation	Yes	No
Phone	09/23/2013	Closed with explanation	Yes	No
Phone	09/24/2013	Closed with non-monetary relief	Yes	No
Phone	09/23/2013	Closed with non-monetary relief	Yes	No
Phone	09/30/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with non-monetary relief	Yes	No
Phone	09/30/2013	Closed with explanation	Yes	No
Phone	09/30/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with explanation	Yes	No
Phone	09/24/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

552417
545325
545298
553358
552733
545392
552754
545461
538221
545078
545533
552907
538025
538107
538108
545581
545591
545556
545633
546787
538233

Debt Collection Complaints

Based on Consumer Complaints

09/27/2013	Debt collection	Medical
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Credit card
09/23/2013	Debt collection	Credit card
09/23/2013	Debt collection	Mortgage
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	Medical
10/04/2013	Debt collection	Medical
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/23/2013	Debt collection	I do not know
10/23/2013	Debt collection	Credit card
10/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/05/2013	Debt collection	Medical
10/05/2013	Debt collection	Medical
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/05/2013	Debt collection	I do not know
09/27/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not disclosed as an attempt to collect
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Indicated committed crime not paying
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Alco Collections, Inc.	LA	70884		N/A
North American Asset Services, LLC	WI	53118		N/A
North Shore Agency, LLC	CA	95928	Older American, Servicemember	N/A
Encore Capital Group	WV	26101		N/A
Bank of America	CA	92128		N/A
Bank of America	CA	92128		N/A
Bank of America	FL	33578	Servicemember	N/A
Expert Global Solutions, Inc.	FM	32225		N/A
Clark County Collection Service	NV	89031		N/A
I.C. System, Inc.	OR	97008		N/A
Encore Capital Group	NJ	07407		N/A
Encore Capital Group	HI	96778		N/A
Portfolio Recovery Associates, Inc.	MN	55422	Older American	N/A
JPMorgan Chase & Co.	GA	30044		N/A
Linebarger Goggan Blair & Sampson, LLP	CO	80022		N/A
I.C. System, Inc.	IL	61350		N/A
Credit Consulting Services, Inc.	CA	93950		N/A
Professional Medical Management, Inc.	NJ	08021		N/A
Cavalry Investments, LLC	VA	24132	Older American	N/A
EOS Holdings, Inc.	OK	74075		N/A
Trident Asset Management, L.L.C.	NV	89148		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/28/2013	Closed	Yes	No
Web	09/27/2013	Closed with explanation	Yes	No
Phone	09/24/2013	Closed	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	Yes
Web	09/23/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Phone	09/24/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Web	10/04/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with explanation	Yes	Yes
Web	09/27/2013	Closed with explanation	Yes	No
Phone	09/24/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/05/2013	Closed with explanation	Yes	Yes
Web	10/05/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with explanation	Yes	No
Web	09/27/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

545724
545734
538361
538376
538462
538469
538480
538483
538586
553286
546100
546115
538589
568176
553109
568228
553119
553121
568270
553150
546274

Debt Collection Complaints

Based on Consumer Complaints

09/27/2013	Debt collection	I do not know
10/06/2013	Debt collection	Medical
10/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/27/2013	Debt collection	Credit card
09/23/2013	Debt collection	Auto
09/28/2013	Debt collection	Credit card
09/28/2013	Debt collection	Credit card
10/06/2013	Debt collection	Mortgage
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Credit card
09/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/07/2013	Debt collection	Credit card
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/28/2013	Debt collection	I do not know
09/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
09/29/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Called outside of 8am-9pm
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	FL	34286	Servicemember	N/A
Choice Recovery, Inc.	FL	32219		N/A
Brown and Joseph, Ltd	FL	32219		N/A
Security Finance	ID	83702		N/A
Synchrony Financial	VT	05495		N/A
Toyota Motor Credit Corporation	NC	28409	Older American, Servicemember	N/A
Capital One	OH	44864	Servicemember	N/A
United Collection Bureau, Inc.	CA	90723		N/A
Real Time Resolutions	AZ	85253		N/A
QC Holdings, Inc.	NM	87505		N/A
Allied International Credit Corporation	OR	97086		N/A
Afni, Inc.	CA	90621		N/A
Portfolio Recovery Associates, Inc.	TX	77905		N/A
CashCall, Inc.	GA	30047	Servicemember	N/A
Delta Management Associates, Inc.	MS	39452		N/A
Universal Fidelity LP	CA	94037		N/A
Jonathan Neil & Associates, Inc	NY	11968	Older American	N/A
CNG Financial Corporation	CO	80246		N/A
Stellar Recovery Inc.	CA	91303		N/A
Encore Capital Group	CA	91335		N/A
Dynamic Recovery Solutions, LLC	CA	94002		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/27/2013	Closed with non-monetary relief	Yes	No
Web	10/07/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Phone	09/30/2013	Closed with monetary relief	Yes	No
Web	09/24/2013	Closed with explanation	Yes	Yes
Web	09/27/2013	Closed with explanation	Yes	Yes
Web	09/27/2013	Closed with explanation	Yes	No
Web	10/06/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	09/28/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	Yes
Web	09/28/2013	Closed	No	No
Web	12/02/2013	Closed with explanation	No	No
Referral	10/29/2013	Closed with explanation	Yes	No
Web	09/23/2013	Closed with explanation	Yes	No
Postal mail	10/16/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

546275
553326
553330
553203
546334
538852
546358
546370
553232
567872
568360
546382
553717
568413
546410
539455
545705
568464
575683
539465
546637

Debt Collection Complaints

Based on Consumer Complaints

09/28/2013	Debt collection	Credit card
09/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
10/23/2013	Debt collection	Federal student loan
09/24/2013	Debt collection	Credit card
09/24/2013	Debt collection	Credit card
09/28/2013	Debt collection	Credit card
10/08/2013	Debt collection	I do not know
09/29/2013	Debt collection	Medical
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Auto
10/29/2013	Debt collection	Credit card
10/29/2013	Debt collection	Federal student loan
10/07/2013	Debt collection	Non-federal student loan
09/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/29/2013	Debt collection	I do not know
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

HSBC North America Holdings Inc.	FL	34224		N/A
Wells Fargo & Company	TX	76107		N/A
Credit Corp Solutions Inc.	MO	63033		N/A
Navient Solutions, Inc.	KY	41075		N/A
Encore Capital Group	TN	37061	Servicemember	N/A
Portfolio Recovery Associates, Inc.	PA	17261		N/A
Sterling Jewelers Inc.	MN	55901		N/A
MRS BPO, L.L.C.	AZ	85050		N/A
MFP, inc.	FL	34120		N/A
Southern Management Corp	GA	30016		N/A
Brown and Joseph, Ltd	FL	34420		N/A
Ally Financial Inc.	AZ	85306		N/A
Blatt, Hasenmiller, Leibsker & Moore, LLC	IN	46501		N/A
Navient Solutions, Inc.	UT	84074		N/A
ECMC Group, Inc.	FL	32877		N/A
EOS Holdings, Inc.	AZ	85746	Older American, Servicemember	N/A
Encore Capital Group	PA	17520		N/A
United Collection Bureau, Inc.	FL	33584		N/A
Encore Capital Group	CA	93455		N/A
JPMorgan Chase & Co.	CA	93444		N/A
Afni, Inc.	GA	30253		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/16/2013	Closed with explanation	Yes	No
Postal mail	10/02/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with non-monetary relief	Yes	Yes
Web	10/24/2013	Closed with explanation	Yes	No
Web	09/24/2013	Closed with explanation	Yes	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes	No
Web	09/28/2013	Closed with explanation	Yes	No
Referral	10/28/2013	Closed with non-monetary relief	Yes	No
Web	09/28/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with explanation	Yes	No
Referral	10/29/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	Yes
Referral	10/29/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	Yes
Postal mail	10/09/2013	Closed with explanation	Yes	No
Web	09/29/2013	Closed with non-monetary relief	Yes	No
Web	09/29/2013	Closed with non-monetary relief	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Postal mail	09/24/2013	Untimely response	No	
Postal mail	09/24/2013	Closed with explanation	Yes	
Referral	10/29/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

546495

545927

539505

568561

539538

539546

546554

555283

546579

568614

575723

568622

575727

575733

553928

546604

546615

546618

539578

539601

575766

Debt Collection Complaints

Based on Consumer Complaints

10/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/29/2013	Debt collection	I do not know
09/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/29/2013	Debt collection	I do not know
09/29/2013	Debt collection	I do not know
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/16/2013	Debt collection	Credit card
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	I do not know
09/24/2013	Debt collection	I do not know
09/24/2013	Debt collection	Medical
09/30/2013	Debt collection	Medical
10/29/2013	Debt collection	I do not know
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
09/24/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Seized/Attempted to seize property
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not disclosed as an attempt to collect
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Credit Systems,Inc.	TX	75074		N/A
Resurgent Capital Services L.P.	OH	44131		N/A
DLC, LLC	NV	89147	Older American	N/A
Afni, Inc.	WA	98632		N/A
Stellar Recovery Inc.	MS	39182		N/A
Encore Capital Group	VA	24503		N/A
Encore Capital Group	CA	95926	Older American	N/A
Allied Account Services, Inc.	GA	30066		N/A
TD Bank US Holding Company	NJ	07410		N/A
GC Services Limited Partnership	GA	33175		N/A
Citibank	AL	35550	Servicemember	N/A
RS Clark and Associates, Inc.	TX	75429		N/A
Reliant Capital Solutions, LLC	CA	93902		N/A
Encore Capital Group	OH	45040	Older American, Servicemember	N/A
Vital Solutions, Inc.	OH	43026		N/A
Community Health Investment Company, LLC.	AL	36530	Servicemember	N/A
BCA Financial Services, Inc.	NY	11106		N/A
WAKEFIELD & ASSOCIATES, INC.	MO	65803	Servicemember	N/A
Integrity Solution Services, Inc.	MA	02568		N/A
Capital One	PA	16056	Older American	N/A
Encore Capital Group	DE	19720		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	10/07/2013	Closed with explanation	Yes	No
Web	09/29/2013	Closed with explanation	Yes	No
Web	10/30/2013	Closed with explanation	Yes	No
Web	09/24/2013	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with explanation	Yes	No
Web	09/29/2013	Closed with explanation	Yes	Yes
Web	09/30/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	09/25/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with non-monetary relief	Yes	No
Phone	10/17/2013	Closed with explanation	Yes	Yes
Web	09/24/2013	Closed with non-monetary relief	Yes	No
Web	10/16/2013	Closed with explanation	Yes	No
Web	09/29/2013	Closed with explanation	Yes	No
Web	09/24/2013	Closed with explanation	Yes	No
Phone	09/25/2013	Closed with non-monetary relief	Yes	No
Web	09/29/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Phone	09/25/2013	Closed with explanation	Yes	No
Postal mail	09/25/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

553969

546630

546642

539659

601141

546825

546670

568718

539695

568733

560573

539701

560590

547311

539742

539746

548988

575946

569095

539793

541199

Debt Collection Complaints

Based on Consumer Complaints

09/30/2013	Debt collection	I do not know
10/29/2013	Debt collection	I do not know
10/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/16/2013	Debt collection	I do not know
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	I do not know
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/07/2013	Debt collection	I do not know
10/17/2013	Debt collection	Non-federal student loan
10/29/2013	Debt collection	Credit card
10/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	I do not know
10/29/2013	Debt collection	Federal student loan
10/29/2013	Debt collection	Credit card
10/29/2013	Debt collection	Credit card
10/23/2013	Debt collection	Medical
10/29/2013	Debt collection	I do not know
09/30/2013	Debt collection	Credit card
09/30/2013	Debt collection	Mortgage
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/07/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	NY	12306		N/A
Navient Solutions, Inc.	TX	77703		N/A
ERC	CA	90026		N/A
National Credit Systems,Inc.	TX	79106		N/A
Capital One	TX	76006		N/A
Citibank	MI	48089		N/A
Meade & Associates, Inc.	CA	95831		N/A
I.C. System, Inc.	CT	06614		N/A
Dynamic Recovery Solutions, LLC	TX	75217		N/A
Williams & Fudge, Inc	GA	30223		N/A
Cavalry Investments, LLC	CA	93722		N/A
Southwest Credit Systems, L.P.	NJ	07017		N/A
Dynamic Recovery Services, Inc.	NC	27604		N/A
Coast Professional, Inc.	TX	75152		N/A
Asset Recovery Solutions, LLC	NY	11377		N/A
Rausch, Sturm, Israel, Enerson & Hornik, LLC	OK	74112		N/A
Capio Partners, LLC	AL	35209	Servicemember	N/A
Resurgent Capital Services L.P.	NY	10034		N/A
Encore Capital Group	FL	34637		N/A
Nationstar Mortgage	GA	30096		N/A
Expert Global Solutions, Inc.	CA	95828		N/A
The CMI Group, Inc.	ID	83201		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	09/30/2013	Closed with non-monetary relief	Yes	No
Referral	10/30/2013	Closed with explanation	Yes	No
Web	10/16/2013	Closed with non-monetary relief	Yes	No
Phone	10/08/2013	Closed with explanation	Yes	Yes
Postal mail	10/17/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with non-monetary relief	Yes	No
Web	09/25/2013	Closed	Yes	Yes
Web	09/30/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with explanation	Yes	Yes
Web	11/08/2013	Closed with explanation	Yes	Yes
Web	10/29/2013	Closed with explanation	Yes	Yes
Web	10/16/2013	Closed with explanation	Yes	Yes
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Referral	10/29/2013	Closed with non-monetary relief	No	
Referral	11/15/2013	Closed with explanation	Yes	No
Phone	10/24/2013	Closed with non-monetary relief	Yes	No
Referral	10/30/2013	Closed with non-monetary relief	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

547383
575990
560686
554394
560115
547412
539855
547420
554152
561118
575060
561130
568889
576051
576040
576079
567693
576093
547516
547517
568984
554277

Debt Collection Complaints

Based on Consumer Complaints

10/29/2013	Debt collection	I do not know
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Credit card
09/30/2013	Debt collection	I do not know
10/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/24/2013	Debt collection	Federal student loan
10/17/2013	Debt collection	Credit card
09/30/2013	Debt collection	Credit card
10/08/2013	Debt collection	Credit card
09/30/2013	Debt collection	Mortgage
10/17/2013	Debt collection	I do not know
10/24/2013	Debt collection	Credit card
10/29/2013	Debt collection	Federal student loan
10/29/2013	Debt collection	Credit card
10/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	I do not know
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	CA	92124		N/A
Nationwide Financial Group	CA	92562		N/A
Expert Global Solutions, Inc.	NY	11213		N/A
ATG Credit, LLC	CA	92582		N/A
Citibank	NC	27028		N/A
Encore Capital Group	OH	44053		N/A
Allied Interstate LLC	GA	30416		N/A
Portfolio Recovery Associates, Inc.	GA	31082		N/A
Expert Global Solutions, Inc.	CO	80922	Servicemember	N/A
Portfolio Recovery Associates, Inc.	TN	38357		N/A
Encore Capital Group	TX	75098		N/A
HSBC North America Holdings Inc.	CA	93675		N/A
Bank of America	TX	77503		N/A
Encore Capital Group	CA	92694		N/A
Resurgent Capital Services L.P.	HI	96749	Servicemember	N/A
ECMC Group, Inc.	NY	11205	Older American	N/A
Allied Interstate LLC	IN	46725		N/A
Debt Recovery Solutions, LLC	CA	95501		N/A
Encore Capital Group	VA	24015		N/A
Adler Wallach & Associates, Inc.	CA	95319		N/A
Afni, Inc.	CA	92707		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/29/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Phone	09/25/2013	Closed with explanation	Yes	No
Phone	10/24/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with non-monetary relief	Yes	No
Phone	10/17/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/17/2013	Closed with non-monetary relief	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	10/07/2013	Closed with explanation	Yes	Yes
Web	10/01/2013	Closed with explanation	Yes	Yes
Web	10/17/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Phone	10/30/2013	Closed with explanation	Yes	Yes
Phone	10/30/2013	Closed with non-monetary relief	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Web	09/30/2013	Closed with explanation	Yes	No
Phone	09/25/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

576164
547588
539913
569033
547614
569055
547646
561003
569605
561332
548580
555717
547713
561350
569635
576292
576254
561406
547792
547813
540229

Debt Collection Complaints

Based on Consumer Complaints

10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Credit card
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/24/2013	Debt collection	Credit card
10/24/2013	Debt collection	I do not know
10/24/2013	Debt collection	I do not know
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/24/2013	Debt collection	Medical
10/08/2013	Debt collection	Mortgage
10/17/2013	Debt collection	I do not know
10/29/2013	Debt collection	Medical
10/08/2013	Debt collection	Non-federal student loan
10/24/2013	Debt collection	Federal student loan
10/29/2013	Debt collection	I do not know
10/29/2013	Debt collection	I do not know
10/08/2013	Debt collection	Non-federal student loan
10/29/2013	Debt collection	Credit card
10/17/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Used obscene/profane/abusive language
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

The CBE Group, Inc.	TX	77545		N/A
JH Portfolio Debt Equities, LLC	WA	98271		N/A
Encore Capital Group	WA	98271		N/A
Allgate Financial, LLC	CA	95407		N/A
Credit Corp Solutions Inc.	NY	12065		N/A
Portfolio Recovery Associates, Inc.	AL	35209		N/A
Franklin Collection Service, Inc.	TX	76092		N/A
SquareTwo Financial Corporation	TX	78251		N/A
ERC	TX	78660		N/A
Integrity Solution Services, Inc.	WI	54171		N/A
Nationstar Mortgage	OH	43221		N/A
Expert Global Solutions, Inc.	CA	95460	Older American	N/A
Commonwealth Financial Systems, Inc.	PA	18503		N/A
Williams & Fudge, Inc	CA	90630		N/A
Alorica Inc.	MO	63026		N/A
PMAB, LLC	KS	67661	Older American, Servicemember	N/A
The Receivable Management Services Corporation	TX	75251		N/A
Navient Solutions, Inc.	NY	11236		N/A
Stoneleigh Recovery Associates, LLC	LA	71342	Servicemember	N/A
Law Offices of Ed Overcash, LLC	NJ	07740		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/29/2013	Closed with explanation	Yes	Yes
Web	09/24/2013	Closed with explanation	Yes	Yes
Web	09/24/2013	Closed with explanation	Yes	Yes
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with non-monetary relief	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with monetary relief	Yes	No
Referral	11/05/2013	Closed with explanation	Yes	Yes
Web	10/21/2013	Closed with non-monetary relief	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/08/2013	Closed with explanation	Yes	Yes
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	No	
Web	10/08/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with non-monetary relief	Yes	No
Referral	10/31/2013	Closed with non-monetary relief	Yes	No
Fax	10/08/2013	Closed with non-monetary relief	Yes	No
Web	10/29/2013	Closed with non-monetary relief	Yes	Yes
Web	10/17/2013	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

576356
540248
540250
569665
569528
569693
576420
576424
561525
569823
555064
561628
576527
555116
571120
576574
576579
554748
576600
561697

Debt Collection Complaints

Based on Consumer Complaints

10/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Federal student loan
10/29/2013	Debt collection	I do not know
10/17/2013	Debt collection	Mortgage
10/17/2013	Debt collection	I do not know
11/07/2013	Debt collection	Auto
11/07/2013	Debt collection	Credit card
11/07/2013	Debt collection	Credit card
10/08/2013	Debt collection	I do not know
10/17/2013	Debt collection	I do not know
10/30/2013	Debt collection	Federal student loan
10/17/2013	Debt collection	Credit card
10/08/2013	Debt collection	I do not know
10/24/2013	Debt collection	I do not know
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/27/2013	Debt collection	Medical
10/17/2013	Debt collection	I do not know
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/02/2013	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Security Finance	SC	29706		N/A
Dynamic Recovery Solutions, LLC	TX	77082		N/A
Delta Management Associates, Inc.	MN	56303		N/A
Worldwide Processing Group, LLC	OH	44319		N/A
International City Mortgage, Inc.	CA	92105		N/A
MNE Services, Inc	NY	10466		N/A
Wells Fargo & Company	TX	78660		N/A
Synchrony Financial	TX	78620		N/A
Portfolio Recovery Associates, Inc.	TX	78613		N/A
Stoneleigh Recovery Associates, LLC	AZ	85296		N/A
Marauder Corporation	WI	54115		N/A
ECMC Group, Inc.	CO	80922	Servicemember	N/A
Kramer & Frank, P.C.	KS	67042		N/A
ARS National Services, Inc.	AZ	85050		N/A
Portfolio Recovery Associates, Inc.	RI	02903		N/A
Herbert P. Sears Co., Inc.	CA	95828		N/A
State Collection Service, Inc.	TX	77479		N/A
Dynamic Recovery Solutions, LLC	PA	17055	Servicemember	N/A
CL Holdings, LLC	AL	36051		N/A
Expert Global Solutions, Inc.	NY	11106		N/A
Credit Protection Association, L.P.	TX	77069	Servicemember	N/A
U.S. Collections West, Inc.	AZ	85051		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/24/2013	Closed with explanation	Yes	No
Web	10/25/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with non-monetary relief	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with non-monetary relief	Yes	No
Postal mail	10/09/2013	Closed with non-monetary relief	No	Yes
Web	11/01/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	10/17/2013	Closed with non-monetary relief	Yes	Yes
Referral	10/09/2013	Closed with non-monetary relief	Yes	No
Web	10/24/2013	Closed with non-monetary relief	Yes	No
Web	10/30/2013	Closed with explanation	Yes	No
Web	10/27/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	10/30/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

569921
569954
576645
576648
561641
561746
590526
590568
590590
555276
561820
577291
562488
555282
570065
577427
572700
561888
591388
577453
591422
582569

Debt Collection Complaints

Based on Consumer Complaints

11/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/17/2013	Debt collection	I do not know
11/02/2013	Debt collection	I do not know
11/08/2013	Debt collection	Non-federal student loan
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/02/2013	Debt collection	Credit card
11/02/2013	Debt collection	I do not know
11/02/2013	Debt collection	I do not know
11/02/2013	Debt collection	Medical
11/03/2013	Debt collection	Credit card
11/03/2013	Debt collection	Auto
11/08/2013	Debt collection	I do not know
11/03/2013	Debt collection	Credit card
11/03/2013	Debt collection	Non-federal student loan
11/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Medical
11/08/2013	Debt collection	Credit card
10/24/2013	Debt collection	I do not know
10/24/2013	Debt collection	I do not know
11/03/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated shouldn't respond to lawsuit
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Credit World Services, Inc	MO	64097		N/A
Absolute Collections Corp.	FL	32701		N/A
Encore Capital Group	TX	77530	Older American, Servicemember	N/A
Navient Solutions, Inc.	FL	33865		N/A
Ridge & Valley Realty, Inc.	CO	80916		N/A
Encore Capital Group	TX	78748	Servicemember	N/A
Portfolio Recovery Associates, Inc.	FL	32793		N/A
Synchrony Financial	FL	32793		N/A
Meade & Associates, Inc.	OH	43215		N/A
Encore Capital Group	FL	33324		N/A
Expert Global Solutions, Inc.	FL	33324		N/A
ERC	SC	29015		N/A
Credit Card Receivables Fund Incorporated	GA	30238		N/A
JPMorgan Chase & Co.	NJ	08902		N/A
Hameroff Law Group, P.C.	AZ	85345		N/A
Expert Global Solutions, Inc.	MD	21044		N/A
Synchrony Financial				N/A
Alorica Inc.	TX	75150		N/A
Mercantile Adjustment Bureau, LLC	MA	02136		N/A
Portfolio Recovery Associates, Inc.	FL	32073		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/08/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Web	11/02/2013	Closed with non-monetary relief	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/02/2013	Closed with non-monetary relief	Yes	No
Web	11/02/2013	Closed with non-monetary relief	Yes	No
Web	11/02/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	No
Web	11/02/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/02/2013	Closed with explanation	No	
Web	11/05/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	11/03/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

582580
561960
582585
591462
591029
582584
582596
582597
582599
581277
581278
591489
581171
582629
582641
591511
591537
570269
570275
582702

Debt Collection Complaints

Based on Consumer Complaints

11/08/2013	Debt collection	I do not know
11/08/2013	Debt collection	Credit card
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	I do not know
10/30/2013	Debt collection	Auto
10/30/2013	Debt collection	Credit card
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Mortgage
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Federal student loan
11/04/2013	Debt collection	Credit card
11/08/2013	Debt collection	Payday loan
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Federal student loan
10/18/2013	Debt collection	I do not know
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

McCarthy, Burgess & Wolff, Inc.	PA	17025		N/A
Collins & Hilton Asset Group, LLC	NE	69001		N/A
Expert Global Solutions, Inc.	OH	44108		N/A
I.C. System, Inc.	SC	29708	Servicemember	N/A
Cavalry Investments, LLC	CO	80123		N/A
Encore Capital Group	CA	95258	Older American	N/A
North Shore Agency, LLC	NJ	07081		N/A
Encore Capital Group	TX	76114		N/A
Ditech Financial LLC	CA	92887		N/A
MRS BPO, L.L.C.	NJ	07039		N/A
Scherr & McClure	NY	13452		N/A
Tower Loan	MO	64055	Servicemember	N/A
Performant Financial Corporation				N/A
M&T Bank Corporation	MA	21239		N/A
CNG Financial Corporation	CA	92867		N/A
Robinson, Reagan and Young PLLC	FL	32305		N/A
Expert Global Solutions, Inc.	CO	80237		N/A
Portfolio Recovery Associates, Inc.	FL	33328		N/A
U.S. Bancorp	MN	55102		N/A
Fidelity Capital Holdings, Inc.	CA	91791		N/A
Credit Bureau Collection Services, Inc.	MI	48398		N/A
Expert Global Solutions, Inc.	PA	17344	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/19/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	No	No
Phone	11/12/2013	Closed with explanation	Yes	No
Web	11/04/2013	Closed with explanation	Yes	Yes
Referral	10/30/2013	Closed with monetary relief	Yes	No
Web	10/30/2013	Closed with explanation	Yes	No
Web	10/17/2013	Closed with explanation	Yes	No
Web	10/30/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with non-monetary relief	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	Yes
Web	10/17/2013	Closed with explanation	Yes	Yes
Phone	11/06/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with non-monetary relief	Yes	No
Phone	10/31/2013	Closed with non-monetary relief	Yes	No
Phone	11/18/2013	Closed with explanation	Yes	Yes
Referral	10/31/2013	Closed with explanation	Yes	No
Phone	10/21/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

591587
591623
591643
583526
577355
577761
562709
577767
562723
577133
578886
562751
562752
583625
591774
591798
591799
562844
577896
577902
577905
562878

Debt Collection Complaints

Based on Consumer Complaints

10/18/2013	Debt collection	Medical
11/04/2013	Debt collection	Payday loan
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Federal student loan
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Credit card
10/18/2013	Debt collection	I do not know
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Payday loan
11/08/2013	Debt collection	Federal student loan
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	I do not know
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Non-federal student loan
11/04/2013	Debt collection	Credit card
11/04/2013	Debt collection	Non-federal student loan
11/08/2013	Debt collection	Non-federal student loan
11/08/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Credit Bureau Services Association	TX	78212		N/A
MNE Services, Inc	NC	28377	Servicemember	N/A
Encore Capital Group	TX	77381		N/A
Portfolio Recovery Associates, Inc.	GA	30116	Older American	N/A
The Receivable Management Services Corporation	CA	95670		N/A
Expert Global Solutions, Inc.	TX	76012		N/A
Citibank	NY	11433	Older American	N/A
Portfolio Recovery Associates, Inc.	FL	32570		N/A
Encore Capital Group	FL	34608		N/A
Northstar Location Services, LLC	NC	28658		N/A
Delbert Services	VA	23223	Older American	N/A
Check into Cash, Inc.	CA	92860		N/A
Account Control Technology, Inc.	NV	89506		N/A
Allied Interstate LLC	GA	30058		N/A
Consumer Financial Services	NJ	07922		N/A
Encore Capital Group	FL	34229	Older American	N/A
Asset Recovery Solutions, LLC	OH	45840		N/A
Dynamic Recovery Solutions, LLC	FL	34229	Older American	N/A
Allied International Credit Corporation	NY	10009		N/A
The CBE Group, Inc.	MO	64114		N/A
Encore Capital Group	NY	11218	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/03/2013	Closed with non-monetary relief	Yes	No
Phone	11/14/2013	Closed with non-monetary relief	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Phone	11/06/2013	Closed with non-monetary relief	Yes	No
Web	11/05/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/04/2013	Closed with explanation	Yes	No
Postal mail	11/05/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Phone	10/21/2013	Closed	Yes	No
Phone	11/13/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/13/2013	Closed with non-monetary relief	Yes	No
Web	11/06/2013	Closed with explanation	No	
Postal mail	11/06/2013	Closed with non-monetary relief	Yes	No
Web	11/04/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/05/2013	Closed with explanation	Yes	No
Postal mail	11/04/2013	Closed with explanation	Yes	No
Phone	11/12/2013	Closed with explanation	Yes	Yes
Phone	11/13/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

562886
583709
562965
583771
583832
583835
583844
562939
590724
563076
562661
583889
592124
583961
583993
583998
584020
584001
584857
592275
592340

Debt Collection Complaints

Based on Consumer Complaints

11/04/2013	Debt collection	I do not know
11/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Non-federal student loan
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/08/2013	Debt collection	Payday loan
11/04/2013	Debt collection	Credit card
11/09/2013	Debt collection	I do not know
11/04/2013	Debt collection	I do not know
11/09/2013	Debt collection	I do not know
10/08/2013	Debt collection	I do not know
11/09/2013	Debt collection	Medical
10/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Credit card
11/09/2013	Debt collection	Federal student loan
11/09/2013	Debt collection	Credit card
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/09/2013	Debt collection	Credit card
10/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/09/2013	Debt collection	Medical
11/10/2013	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened arrest/jail if do not pay

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Protocol Recovery Service, Inc.	MN	55124	Older American	N/A
Stellar Recovery Inc.	MD	21136		N/A
Portfolio Recovery Associates, Inc.	OH	43223		N/A
The CMI Group, Inc.	HI	96734		N/A
DFC Global Corp	FL	33020		N/A
HSBC North America Holdings Inc.	CO	80033		N/A
Credit Protection Association, L.P.	VA	22630		N/A
Dynamic Recovery Solutions, LLC	TX	77339		N/A
Encore Capital Group	CA	95629		N/A
Fifth Third Financial Corporation	KY	41075		N/A
Action Professionals, Inc.	CA	90049		N/A
Convergent Resources, Inc.	NH	03275		N/A
Nathan & Nathan, P.C.	AL	35235		N/A
ECMC Group, Inc.	ID	61242		N/A
Citibank	CO	80302		N/A
The CBE Group, Inc.	TN	38503	Servicemember	N/A
Encore Capital Group	MN	55806		N/A
Citibank	MD	20827		N/A
Financial Recovery Services, Inc.	WA	98115		N/A
Works & Lentz of Tulsa, Inc.	OK	74145		N/A
ACE Cash Express Inc.	CA	90813		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/20/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with explanation	Yes	Yes
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/04/2013	Closed with non-monetary relief	Yes	No
Web	11/19/2013	Closed with explanation	Yes	Yes
Web	11/04/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with non-monetary relief	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	10/08/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	No	
Web	10/08/2013	Closed with explanation	Yes	No
Web	11/04/2013	Closed with explanation	Yes	No
Web	11/09/2013	Closed with explanation	Yes	Yes
Web	11/09/2013	Closed with explanation	Yes	Yes
Phone	11/06/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with non-monetary relief	Yes	No
Web	10/09/2013	Closed with explanation	Yes	Yes
Web	11/09/2013	Closed with non-monetary relief	Yes	No
Web	12/24/2013	Closed with explanation	Yes	No
Web	11/09/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

584110
592377
592444
584208
592475
584299
592573
584439
590987
555411
592599
555445
584490
592650
592653
584530
592683
555891
592688
592710
592731

Debt Collection Complaints

Based on Consumer Complaints

11/10/2013	Debt collection	Credit card
10/09/2013	Debt collection	Credit card
11/10/2013	Debt collection	Credit card
11/10/2013	Debt collection	Credit card
11/10/2013	Debt collection	Credit card
10/09/2013	Debt collection	Credit card
11/10/2013	Debt collection	Mortgage
11/10/2013	Debt collection	Credit card
11/04/2013	Debt collection	Mortgage
11/11/2013	Debt collection	Credit card
11/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/09/2013	Debt collection	Mortgage
11/04/2013	Debt collection	Auto
11/11/2013	Debt collection	Mortgage
11/11/2013	Debt collection	I do not know
11/11/2013	Debt collection	I do not know
10/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	I do not know
10/09/2013	Debt collection	Credit card
10/09/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

PayPal Holdings, Inc.	TN	37865		N/A
Gryphon Corp	OH	43004		N/A
Capital One	NJ	07067		N/A
Resurgent Capital Services L.P.	NY	12771	Older American	N/A
Synchrony Financial	MI	49506		N/A
Encore Capital Group	GA	30052		N/A
Nationstar Mortgage	DC	20011		N/A
Encore Capital Group	TX	76209		N/A
Ocwen	CA	92881		N/A
Encore Capital Group	MD	20774		N/A
Sterling Jewelers Inc.	TN	37042		N/A
Bank of America	SC	29152	Servicemember	N/A
Capital One	MO	65706		N/A
Ditech Financial LLC	MA	02301		N/A
Encore Capital Group	KY	40229		N/A
Trident Asset Management, L.L.C.	WV	26003		N/A
Ally Financial Inc.	NY	14692		N/A
Afni, Inc.	CO	81004		N/A
ERC	FL	32566	Servicemember	N/A
Legal Recovery Law Offices, Inc	CA	96094		N/A
Afni, Inc.	TX	77375		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/09/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with explanation	Yes	Yes
Web	11/09/2013	Closed with explanation	Yes	No
Web	11/10/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with explanation	Yes	Yes
Web	11/10/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with non-monetary relief	Yes	No
Web	11/10/2013	Closed with explanation	Yes	No
Web	11/10/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with explanation	Yes	Yes
Phone	11/06/2013	Closed with explanation	Yes	No
Web	11/11/2013	Closed with explanation	Yes	Yes
Web	11/11/2013	Closed with explanation	Yes	Yes
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Phone	10/10/2013	Closed with explanation	Yes	Yes
Web	11/04/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with non-monetary relief	Yes	No
Web	10/09/2013	Closed with explanation	Yes	No
Postal mail	10/09/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

592738
555936
592746
592774
592782
555978
592820
590916
584659
592854
592858
555763
584705
590921
590961
592897
556455
584736
590964
556184
556425

Debt Collection Complaints

Based on Consumer Complaints

11/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/04/2013	Debt collection	Credit card
10/09/2013	Debt collection	Federal student loan
10/09/2013	Debt collection	Credit card
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Credit card
10/09/2013	Debt collection	I do not know
11/05/2013	Debt collection	Medical
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Medical
10/24/2013	Debt collection	Non-federal student loan
10/30/2013	Debt collection	Mortgage
10/09/2013	Debt collection	I do not know
10/30/2013	Debt collection	Credit card
10/10/2013	Debt collection	Credit card
10/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/10/2013	Debt collection	I do not know
10/24/2013	Debt collection	Credit card
10/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

SquareTwo Financial Corporation	WA	98058	Servicemember	N/A
Encore Capital Group	GA	30549		N/A
Navient Solutions, Inc.	CA	90404	Older American	N/A
Encore Capital Group	TX	77070		N/A
Encore Capital Group	FL	32225		N/A
Credit Protection Association, L.P.	VA	22301		N/A
Citibank	MO	63123		N/A
Alpha Recovery Corp	CO	80205		N/A
Alorica Inc.	FL	33596	Servicemember	N/A
Contract Callers, Inc.	TX	79908	Servicemember	N/A
Merchants Credit Bureau, Inc.	TX	79908	Servicemember	N/A
Navient Solutions, Inc.	WA	98520		N/A
Citibank	CA	95630		N/A
Diversified Adjustment Service, Inc.	MI	49503	Servicemember	N/A
Expert Global Solutions, Inc.	NY	11223		N/A
The Bureaus, Inc.	NY	11703		N/A
Omega RMS, LLC	HI	96738		N/A
Leading Edge Recovery Solutions, LLC	CA	94538	Servicemember	N/A
Expert Global Solutions, Inc.	LA	70791		N/A
Pinnacle Credit Services, LLC	NY	11106		N/A
Receivables Performance Management LLC	OK	73072		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/04/2013	Closed with non-monetary relief	Yes	Yes
Web	11/06/2013	Closed with explanation	Yes	Yes
Web	10/09/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with explanation	Yes	No
Web	11/04/2013	Closed with explanation	Yes	Yes
Web	11/04/2013	Closed with non-monetary relief	Yes	No
Web	11/04/2013	Closed with non-monetary relief	Yes	No
Web	10/09/2013	Closed with non-monetary relief	Yes	No
Web	11/04/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	Yes
Web	11/12/2013	Closed with explanation	No	
Referral	10/25/2013	Closed with monetary relief	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Postal mail	11/14/2013	Closed with explanation	Yes	Yes
Referral	10/31/2013	Closed with explanation	Yes	No
Web	10/09/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Phone	10/25/2013	Closed with explanation	Yes	No
Web	10/10/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

584810
584816
555793
556243
585444
585469
585495
556340
585390
585580
585581
570417
578021
555755
578042
556763
556766
556767
570501
556790
578160

Debt Collection Complaints

Based on Consumer Complaints

10/24/2013	Debt collection	I do not know
10/30/2013	Debt collection	I do not know
10/30/2013	Debt collection	I do not know
10/24/2013	Debt collection	Medical
10/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	Credit card
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	I do not know
10/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	I do not know
11/11/2013	Debt collection	Credit card
11/11/2013	Debt collection	I do not know
10/10/2013	Debt collection	Credit card
11/11/2013	Debt collection	Credit card
11/11/2013	Debt collection	Credit card
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	Credit card
11/11/2013	Debt collection	Medical
11/11/2013	Debt collection	Medical
10/10/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not disclosed as an attempt to collect
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Dynamic Recovery Solutions, LLC	NY	14719		N/A
SRA Associates, Inc.	CA	95014		N/A
National Credit Adjusters, LLC	CA	90631		N/A
Expert Global Solutions, Inc.	TN	37766	Older American	N/A
Encore Capital Group	AL	36695		N/A
Encore Capital Group	NV	89052	Older American	N/A
Portfolio Recovery Associates, Inc.	NY	11223		N/A
ATG Credit, LLC	IL	60564	Older American	N/A
Nevada Credico, Inc.	CA	90201	Servicemember	N/A
National Credit Systems,Inc.	FL	33411		N/A
Encore Capital Group	FL	32966		N/A
Encore Capital Group	ME	04861		N/A
Citibank	GA	30350		N/A
Portfolio Recovery Associates, Inc.	MN	55901	Servicemember	N/A
Encore Capital Group	AR	72015	Servicemember	N/A
I.C. System, Inc.	GA	30088		N/A
Citibank	CA	95376	Older American, Servicemember	N/A
Senex Services Corp.	OH	45246		N/A
Peter Roberts & Associates, Inc.	NY	10453		N/A
MNE Services, Inc	MI	49431	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	10/25/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	No
Web	10/31/2013	Closed with explanation	Yes	No
Phone	10/25/2013	Closed with explanation	Yes	No
Phone	10/25/2013	Closed with explanation	Yes	Yes
Web	11/11/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with non-monetary relief	Yes	No
Web	11/11/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Web	11/11/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Fax	10/11/2013	Closed with explanation	Yes	Yes
Web	11/22/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with non-monetary relief	Yes	No
Web	10/31/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with non-monetary relief	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

570561
578173
578174
570574
570415
592953
578044
592956
570650
577153
592984
592999
557305
591000
593037
577156
593043
593045
593060
557024

Debt Collection Complaints

Based on Consumer Complaints

10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/11/2013	Debt collection	Payday loan
10/24/2013	Debt collection	Non-federal student loan
11/12/2013	Debt collection	I do not know
11/12/2013	Debt collection	Credit card
11/12/2013	Debt collection	I do not know
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Credit card
11/12/2013	Debt collection	Medical
11/15/2013	Debt collection	Mortgage
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/25/2013	Debt collection	Credit card
11/15/2013	Debt collection	I do not know
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/30/2013	Debt collection	Medical
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Admin Recovery, LLC	NY	10037		N/A
We Collect Inc	OR	97229		N/A
CNG Financial Corporation	OH	44811		N/A
SIMM Associates, Inc.	NC	27408		N/A
Harvard Collections, LLC	NJ	08055		N/A
SquareTwo Financial Corporation	VT	05452		N/A
Enova International, Inc.	TX	75040	Older American	N/A
ERC	CA	91977		N/A
Allied Interstate LLC	IL	60118		N/A
Nevada Credico, Inc.	SC	85335		N/A
Encore Capital Group	CA	90504		N/A
Encore Capital Group	NJ	07035		N/A
Security Finance	OK	74344	Older American	N/A
Liberty Holdings, LLC	UT	84003		N/A
Resurgent Capital Services L.P.	TX	75211		N/A
Dynamic Recovery Solutions, LLC	NY	11209		N/A
Encore Capital Group	NY	11223		N/A
First National Collection Bureau, Inc.	KY	41018		N/A
Oxford Law, LLC	SC	29607		N/A
Alorica Inc.	VA	20175		N/A
Sunrise Credit Services Inc.	NH	03038		N/A
Capital One	TX	78758	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	11/01/2013	Closed	Yes	No
Web	11/11/2013	Closed	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	11/11/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/11/2013	Closed with explanation	Yes	Yes
Web	11/11/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Web	11/11/2013	Closed with non-monetary relief	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with monetary relief	Yes	No
Web	11/12/2013	Closed with explanation	Yes	Yes
Web	10/25/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Referral	12/06/2013	Closed with explanation	No	
Web	11/15/2013	Closed with non-monetary relief	Yes	No
Phone	10/31/2013	Closed with explanation	Yes	No
Phone	11/06/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/06/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

578367

593096

593090

570780

593703

593707

593710

593711

600444

593326

600462

577164

593298

593759

571384

600484

578049

578424

600486

578432

585832

585402

Debt Collection Complaints

Based on Consumer Complaints

11/12/2013	Debt collection	I do not know
10/30/2013	Debt collection	Credit card
11/15/2013	Debt collection	Credit card
10/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Mortgage
10/10/2013	Debt collection	Medical
11/16/2013	Debt collection	Credit card
11/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/16/2013	Debt collection	Non-federal student loan
10/30/2013	Debt collection	Credit card
10/25/2013	Debt collection	Credit card
11/16/2013	Debt collection	I do not know
11/12/2013	Debt collection	Credit card
10/30/2013	Debt collection	Credit card
11/05/2013	Debt collection	Credit card
10/30/2013	Debt collection	Mortgage
11/05/2013	Debt collection	I do not know
11/16/2013	Debt collection	Credit card
10/31/2013	Debt collection	Medical
11/21/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called after sent written cease of comm
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated shouldn't respond to lawsuit
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

The CBE Group, Inc.	FL	32219		N/A
Portfolio Recovery Associates, Inc.	CA	92071		N/A
Synchrony Financial	FL	32605		N/A
Sunrise Credit Services Inc.	CA	91205		N/A
PNC Bank N.A.	FL	32174	Servicemember	N/A
Medical Business Bureau	IL	60612		N/A
Pinnacle Credit Services, LLC	FL	33433	Older American	N/A
Security Finance	TX	79316	Older American	N/A
Afni, Inc.	NC	27896		N/A
Citizens Financial Group, Inc.	NV	89126		N/A
Citibank	MD	20650		N/A
Sterling Jewelers Inc.	OR	97236		N/A
Expert Global Solutions, Inc.	IL	60657		N/A
Lustig, Glaser & Wilson, P.C.	MA	02766		N/A
Webcollex, LLC	CA	95207	Older American	N/A
Synchrony Financial	TX	78758	Older American	N/A
Select Portfolio Servicing, Inc	OK	74833		N/A
Cavalry Investments, LLC	TN	37174		N/A
Gurstel Chargo PA	WI	54601	Older American	N/A
R&R Professional Recovery, Inc.	MD	21771		N/A
Encore Capital Group	NY	11206		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/12/2013	Closed with explanation	Yes	No
Web	10/30/2013	Closed with non-monetary relief	Yes	No
Phone	11/18/2013	Closed with explanation	Yes	No
Fax	10/25/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/13/2013	Closed with explanation	Yes	No
Web	10/11/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with explanation	Yes	Yes
Web	11/15/2013	Closed with explanation	Yes	No
Referral	11/04/2013	Closed with non-monetary relief	Yes	No
Web	10/25/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Phone	11/01/2013	Closed with explanation	Yes	No
Postal mail	11/05/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	Yes
Web	11/05/2013	Closed with explanation	Yes	Yes
Web	11/27/2013	Closed with explanation	Yes	No
Web	10/31/2013	Closed with explanation	No	
Web	12/11/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

593798
577315
598284
572707
593327
557150
600821
601259
601143
601314
578572
571518
601339
593904
578588
585406
578597
587100
601547
579217
608118

Debt Collection Complaints

Based on Consumer Complaints

10/31/2013	Debt collection	Credit card
11/16/2013	Debt collection	Credit card
10/31/2013	Debt collection	Medical
11/16/2013	Debt collection	I do not know
11/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/16/2013	Debt collection	Credit card
10/31/2013	Debt collection	Credit card
11/16/2013	Debt collection	I do not know
11/16/2013	Debt collection	Medical
10/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Medical
10/31/2013	Debt collection	I do not know
11/21/2013	Debt collection	Credit card
11/17/2013	Debt collection	Credit card
11/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Medical
11/17/2013	Debt collection	I do not know
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/25/2013	Debt collection	I do not know
11/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	CA	94121		N/A
BMO Harris	WI	53017		N/A
Commonwealth Financial Systems, Inc.	NJ	08081		N/A
Stellar Recovery Inc.	MD	20703		N/A
PayPal Holdings, Inc.	MD	20703		N/A
JPMorgan Chase & Co.	WI	53017		N/A
Encore Capital Group	PA	19082		N/A
Synchrony Financial	NJ	08052		N/A
Protocol Recovery Service, Inc.	MS	39289		N/A
Ally Financial Inc.			Older American	N/A
Suburban Credit Corporation	VA	22191		N/A
Expert Global Solutions, Inc.	OH	43615		N/A
Johnson Mark LLC	NJ	07712		N/A
Capital One	CA	95630		N/A
Credit Bureau Collection Services, Inc.	OH	44406		N/A
Professional Finance Company, Inc.	NV	89510	Older American	N/A
Encore Capital Group	CA	94593	Servicemember	N/A
Enova International, Inc.	CA	95945		N/A
Portfolio Recovery Associates, Inc.	TX	76501		N/A
Encore Capital Group	VA	22043		N/A
Windham Professionals	PA	19083		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/31/2013	Closed with non-monetary relief	Yes	Yes
Web	11/16/2013	Closed with explanation	Yes	Yes
Web	10/30/2013	Closed with explanation	No	
Web	11/16/2013	Closed with explanation	Yes	No
Web	11/16/2013	Closed with explanation	Yes	Yes
Web	11/16/2013	Closed with explanation	Yes	Yes
Web	10/30/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with explanation	Yes	No
Web	11/16/2013	Closed with explanation	Yes	No
Phone	10/25/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Referral	10/31/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	Yes
Web	11/18/2013	Closed with explanation	Yes	Yes
Web	11/16/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with non-monetary relief	Yes	No
Web	11/16/2013	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	10/25/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/16/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

579189
601333
579230
601418
601419
601335
579234
601441
601444
571599
608152
579256
610269
601483
601485
608177
601498
606733
571153
601508
600702

Debt Collection Complaints

Based on Consumer Complaints

10/11/2013	Debt collection	Medical
10/25/2013	Debt collection	I do not know
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Auto
11/21/2013	Debt collection	Auto
11/21/2013	Debt collection	Credit card
10/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	I do not know
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	I do not know
11/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/17/2013	Debt collection	Mortgage
11/21/2013	Debt collection	Auto
11/05/2013	Debt collection	Payday loan
11/05/2013	Debt collection	Credit card
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Medical
11/21/2013	Debt collection	Medical
10/31/2013	Debt collection	I do not know
10/25/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not disclosed as an attempt to collect
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Retrieval-Masters Creditors Bureau, Inc.	CA	92024		N/A
Allied Interstate LLC	SC	29804		N/A
LHR Inc.	NY	12047		N/A
MacDowell & Associates, Ltd.	CA	92688		N/A
Ford Motor Credit Company	CA	92688		N/A
Expert Global Solutions, Inc.	CA	95628		N/A
Enova International, Inc.	CA	95020		N/A
Convergent Resources, Inc.	WV	25320		N/A
Portfolio Recovery Associates, Inc.	NV	89445		N/A
Williams & Fudge, Inc	AR	72023	Servicemember	N/A
Encore Capital Group	CA	95122		N/A
Encore Capital Group	NC	27405		N/A
Select Portfolio Servicing, Inc	WA	98203		N/A
California Recovery Bureau, Inc.	AL	36831		N/A
MNE Services, Inc	NC	27617		N/A
Encore Capital Group	CA	91739		N/A
ERC	TN	38175		N/A
Business & Professional Collection Service Inc	NV	89511		N/A
Herbert P. Sears Co., Inc.	CA	93308	Older American	N/A
CORNERSTONE RESOLUTION GROUP, INC.	CA	94589		N/A
Portfolio Recovery Associates, Inc.	TX	77418	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/10/2013	Closed with non-monetary relief	Yes	No
Web	10/25/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/13/2013	Closed with explanation	Yes	No
Phone	06/19/2014	Closed with explanation	Yes	Yes
Phone	05/20/2014	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	11/17/2013	Closed with explanation	Yes	No
Web	11/17/2013	Closed with explanation	Yes	No
Web	11/05/2013	Closed with explanation	Yes	No
Web	11/17/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	Yes
Web	11/17/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	11/05/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Phone	11/01/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

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557727
571661
594070
607127
607128
608221
557735
601548
602763
585232
601560
601561
601579
608276
586111
586130
607097
608186
606764
579373
571739

Debt Collection Complaints

Based on Consumer Complaints

11/18/2013	Debt collection	Credit card
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Credit card
11/18/2013	Debt collection	Mortgage
11/05/2013	Debt collection	I do not know
11/22/2013	Debt collection	Auto
11/12/2013	Debt collection	Credit card
11/18/2013	Debt collection	Credit card
11/22/2013	Debt collection	I do not know
10/31/2013	Debt collection	Medical
10/25/2013	Debt collection	Credit card
11/12/2013	Debt collection	I do not know
11/18/2013	Debt collection	Credit card
11/18/2013	Debt collection	I do not know
11/22/2013	Debt collection	Credit card
10/31/2013	Debt collection	Credit card
10/31/2013	Debt collection	I do not know
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Mortgage
11/05/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	CA	95210		N/A
Resurgent Capital Services L.P.	TN	38104		N/A
Encore Capital Group	GA	30117		N/A
Resurgent Capital Services L.P.	CA	95355		N/A
Convergent Resources, Inc.	FL	33334		N/A
Ally Financial Inc.	MI	48451	Servicemember	N/A
CL Holdings, LLC	MI	48226		N/A
Capital One	CA	95838		N/A
Account Discovery Systems, LLC	CA	95823		N/A
Expert Global Solutions, Inc.	NY	10028		N/A
FirstSource Advantage, LLC	CA	90041		N/A
Citibank	VA	22201		N/A
Leading Edge Recovery Solutions, LLC	NY	11702		N/A
JPMorgan Chase & Co.	MI	49418		N/A
Vision Financial Corp.	NY	11209		N/A
Synchrony Financial	WI	53221		N/A
Cavalry Investments, LLC	NY	11223		N/A
First Credit Services Inc.	MD	20878		N/A
NRA Group, LLC	MI	48178	Older American	N/A
Nationstar Mortgage	NM	87105	Servicemember	N/A
Northland Group, Inc.	NJ	08062	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/26/2013	Closed with non-monetary relief	Yes	No
Phone	11/06/2013	Closed with non-monetary relief	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Postal mail	11/13/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Phone	11/14/2013	Closed with monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	Yes
Web	12/02/2013	Closed with explanation	Yes	Yes
Referral	11/19/2013	Closed with explanation	Yes	No
Postal mail	11/19/2013	Closed with explanation	Yes	No
Phone	11/22/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/01/2013	Closed with monetary relief	Yes	No
Referral	11/01/2013	Closed with monetary relief	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

601603
585291
601617
601621
586153
610284
594203
601633
610230
579433
571782
593296
600736
600676
608333
579473
579169
563116
601678
608381
586262

Debt Collection Complaints

Based on Consumer Complaints

11/12/2013	Debt collection	Credit card
11/05/2013	Debt collection	I do not know
11/05/2013	Debt collection	I do not know
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Credit card
11/05/2013	Debt collection	Credit card
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	I do not know
10/31/2013	Debt collection	Credit card
10/31/2013	Debt collection	I do not know
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	I do not know
10/25/2013	Debt collection	I do not know
10/18/2013	Debt collection	Federal student loan
10/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Payday loan
11/12/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me instead of my attorney
False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Impersonated an attorney or official
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Emory Enterprises, LLC	FL	33324		N/A
Liberty Holdings, LLC	WA	98683		N/A
U.S. Bancorp	WA	98683		N/A
Encore Capital Group	GA	30281		N/A
ACS Education Services	FL	32507		N/A
Penn Credit Corporation	PA	19054		N/A
ERC	CA	95831		N/A
Franklin Collection Service, Inc.	MO	64064		N/A
URS Holding, LLC	NY	12010		N/A
U.S. Bancorp	NJ	07719		N/A
Diversified Adjustment Service, Inc.	KY	42602		N/A
Reliant Capital Solutions, LLC	DC	20007		N/A
Encore Capital Group	MI	48444		N/A
Expert Global Solutions, Inc.	IL	60625		N/A
Navient Solutions, Inc.	NY	10453	Older American	N/A
Encore Capital Group	FL	32804		N/A
HOVG, LLC	TX	76052	Older American	N/A
Expert Global Solutions, Inc.	AZ	85224		N/A
Integrity Solution Services, Inc.	GA	31093		N/A
Cash-Installment LLC	IN	47404		N/A
Tenet HealthCare Corporation	TX	77205		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/14/2013	Closed with explanation	Yes	No
Web	11/05/2013	Closed with explanation	Yes	Yes
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Referral	12/02/2013	Closed with explanation	Yes	No
Phone	11/13/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Phone	10/21/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Phone	10/21/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	10/25/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Phone	10/29/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

593219
586267
586268
593324
601714
579552
594349
579561
563196
586314
563211
563224
579006
579617
563201
593672
571189
563270
557581
608512
593403

Debt Collection Complaints

Based on Consumer Complaints

11/12/2013	Debt collection	Credit card
11/12/2013	Debt collection	Credit card
11/12/2013	Debt collection	Mortgage
11/18/2013	Debt collection	I do not know
10/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Credit card
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Credit card
10/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	I do not know
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Credit card
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/25/2013	Debt collection	I do not know
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Medical
10/31/2013	Debt collection	I do not know
10/25/2013	Debt collection	Medical
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	I do not know
10/18/2013	Debt collection	Federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me instead of my attorney
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	PA	19154	Servicemember	N/A
Bank of America	PA	19154	Servicemember	N/A
Ocwen	CA	91767	Older American	N/A
Encore Capital Group	RI	02886		N/A
Cavalry Investments, LLC	TX	78130		N/A
Dynamic Recovery Solutions, LLC	GA	30321		N/A
Phillips & Cohen Associates, Ltd.	WA	98405		N/A
Commercial Recovery Systems	NY	10952		N/A
Mutual Financial Partners	OH	45356		N/A
Credit Acceptance Corporation	MD	21093		N/A
CCS Financial Services, Inc.	FL	33016		N/A
Amex	AL	35114	Older American	N/A
Alpha Recovery Corp	TX	76202		N/A
Allied Interstate LLC	OR	97501		N/A
MNE Services, Inc	MA	01810		N/A
NRA Group, LLC	CT	06112		N/A
Pressler & Pressler, LLP	NJ	07470		N/A
Certified Recovery Inc	WI	54728	Servicemember	N/A
Harvard Collections, LLC	IL	60104		N/A
AllianceOne Recievables Management	WA	98387	Servicemember	N/A
Account Control Technology, Inc.	NJ	07052		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/12/2013	Closed with non-monetary relief	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Fax	11/13/2013	Closed	Yes	Yes
Web	11/18/2013	Closed with explanation	Yes	No
Web	10/11/2013	Closed with non-monetary relief	Yes	No
Web	10/31/2013	Closed with explanation	Yes	No
Referral	11/13/2013	Closed with explanation	Yes	No
Phone	12/12/2013	Closed with non-monetary relief	No	No
Web	12/06/2013	Closed	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Referral	11/06/2013	Closed with non-monetary relief	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with non-monetary relief	Yes	Yes
Phone	10/28/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Phone	11/13/2013	Closed with explanation	Yes	No
Web	10/31/2013	Closed with explanation	Yes	No
Web	10/25/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

594468
594469
593352
601882
558041
579687
587007
608580
572025
608575
585194
563392
563384
572053
594653
594547
579758
572086
601978
563450
563451

Debt Collection Complaints

Based on Consumer Complaints

11/18/2013	Debt collection	Credit card
10/18/2013	Debt collection	I do not know
11/05/2013	Debt collection	Mortgage
11/12/2013	Debt collection	I do not know
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Mortgage
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Medical
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	I do not know
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	I do not know
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	I do not know
11/22/2013	Debt collection	Non-federal student loan
10/31/2013	Debt collection	I do not know
10/18/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Bank of America	CA	95822		N/A
Glass Mountain Capital, LLC	NY	11581	Older American	N/A
Bank of America	ID	83709		N/A
Credit Bureau Systems, Inc.	KY	40311		N/A
Encore Capital Group	FL	33026	Older American	N/A
EverBank	MI	48911		N/A
National Credit Systems,Inc.	NJ	08875		N/A
Expert Global Solutions, Inc.	MO	63033		N/A
Retrieval-Masters Creditors Bureau, Inc.	NY	11757		N/A
Expert Global Solutions, Inc.	FL	33559		N/A
Delta Outsource Group, Inc.	MO	63121		N/A
Stellar Recovery Inc.	FL	33875	Older American, Servicemember	N/A
Knight Adjustment Bureau	UT	84065		N/A
The CBE Group, Inc.	TX	77093		N/A
Expert Global Solutions, Inc.	RI	29526		N/A
Encore Capital Group	NY	10301		N/A
McCarthy, Burgess & Wolff, Inc.	OR	97103		N/A
Navient Solutions, Inc.	NC	28164		N/A
Allied Interstate LLC	NY	14215		N/A
Citibank	CO	80015		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/20/2013	Closed with explanation	No	
Postal mail	11/06/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Phone	11/01/2013	Closed with explanation	Yes	No
Referral	11/25/2013	Closed with explanation	Yes	No
Postal mail	10/29/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Referral	11/04/2013	Closed with non-monetary relief	No	No
Referral	11/06/2013	Closed with explanation	Yes	Yes
Web	11/05/2013	Closed with non-monetary relief	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with monetary relief	Yes	No
Postal mail	11/13/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Referral	11/06/2013	Closed with explanation	Yes	Yes
Web	10/22/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Referral	11/04/2013	Closed with non-monetary relief	Yes	No
Web	10/18/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

602011
563462
586512
593205
579831
609735
575424
602044
579856
586538
586548
579927
603263
593341
579949
579961
563603
608840
579989
563624

Debt Collection Complaints

Based on Consumer Complaints

10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	I do not know
10/25/2013	Debt collection	I do not know
11/05/2013	Debt collection	Non-federal student loan
11/05/2013	Debt collection	I do not know
11/22/2013	Debt collection	Credit card
11/22/2013	Debt collection	Credit card
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	Credit card
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/25/2013	Debt collection	Federal student loan
11/05/2013	Debt collection	Auto
10/25/2013	Debt collection	Credit card
11/05/2013	Debt collection	I do not know
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/18/2013	Debt collection	Medical
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/05/2013	Debt collection	I do not know
11/12/2013	Debt collection	Credit card
11/18/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	DC	20010		N/A
Diversified Consultants, Inc.	IL	60517		N/A
Encore Capital Group	NY	10011		N/A
Alorica Inc.	MS	39601		N/A
ECMC Group, Inc.	OR	97486		N/A
Expert Global Solutions, Inc.	MO	64093	Servicemember	N/A
PNC Bank N.A.	OH	44112		N/A
CL Holdings, LLC	GA	30357		N/A
Tower Loan	MO	65257		N/A
Van Ru Credit Corporation	VA	24348		N/A
Alorica Inc.	IL	60604		N/A
National Credit Adjusters, LLC				N/A
Performant Financial Corporation	PA	19128		N/A
Prestige Financial Services, Inc.	GA	30096		N/A
Discover	TX	77073	Servicemember	N/A
Emory Enterprises, LLC	CT	06902		N/A
R.M. Galicia, Inc.	CO	80112	Servicemember	N/A
Grant & Weber	CA	91356	Older American	N/A
CashCall, Inc.	AZ	85711	Older American	N/A
NRA Group, LLC	PA	15133		N/A
Encore Capital Group	CA	90650		N/A
Encore Capital Group	VA	20132		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/31/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Referral	11/04/2013	Closed with explanation	Yes	No
Web	10/31/2013	Closed with explanation	Yes	No
Referral	11/06/2013	Closed with explanation	Yes	No
Phone	12/11/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Referral	11/06/2013	Closed with non-monetary relief	Yes	No
Referral	11/04/2013	Closed with explanation	Yes	No
Phone	11/14/2013	Closed with explanation	Yes	No
Phone	10/28/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Phone	10/28/2013	Closed with explanation	Yes	No
Referral	11/06/2013	Closed with explanation	No	No
Web	10/18/2013	Closed with explanation	Yes	No
Phone	10/31/2013	Closed with explanation	Yes	No
Postal mail	11/13/2013	Closed with explanation	Yes	Yes
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Phone	11/20/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

579992
563627
579143
571295
586652
586657
608892
610271
593407
586678
580019
594793
572364
586700
572373
586705
563697
564128
593337
586730
594835
602281

Debt Collection Complaints

Based on Consumer Complaints

10/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/25/2013	Debt collection	Credit card
10/18/2013	Debt collection	Credit card
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Payday loan
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Payday loan
10/18/2013	Debt collection	Credit card
11/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Credit card
10/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/26/2013	Debt collection	Medical
11/22/2013	Debt collection	I do not know
10/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	I do not know
11/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/26/2013	Debt collection	Credit card
10/19/2013	Debt collection	I do not know
11/06/2013	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

FINEX Group LLC	CA	90011		N/A
Portfolio Recovery Associates, Inc.	OH	43506		N/A
Allied Interstate LLC	DC	20001		N/A
First Data Corporation	CA	95112	Older American	N/A
Community Choice Financial, Inc.	MS	39743		N/A
Allied Interstate LLC	TX	75081		N/A
Fairway Capital Recovery, LLC	NM	87121		N/A
Capital One	HI	96720	Servicemember	N/A
The Affiliated Group, Inc	IN	46280		N/A
ONLINE Information Services, Inc.	FL	33054	Older American	N/A
Capital One	GA	30066		N/A
Expert Global Solutions, Inc.	WA	98125		N/A
Rash Curtis and Associates	CA	94957		N/A
Windham Professionals	MD	20855		N/A
Worldwide Processing Group, LLC	FL	34288		N/A
Northland Group, Inc.	GA	30263		N/A
Kansas Counselors of Kansas City, Inc.	KS	67060	Servicemember	N/A
Wells Fargo & Company	NC	27406		N/A
Brightwater Capital, LLC	CA	94509		N/A
Encore Capital Group	NJ	08330		N/A
CNG Financial Corporation	CA	90045		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/25/2013	Closed with explanation	No	
Web	10/28/2013	Closed with non-monetary relief	Yes	No
Phone	10/21/2013	Closed with non-monetary relief	Yes	No
Phone	11/13/2013	Closed with explanation	No	
Phone	11/21/2013	Closed with explanation	Yes	No
Phone	10/21/2013	Closed with non-monetary relief	Yes	No
Phone	12/03/2013	Closed with explanation	Yes	No
Web	10/18/2013	Closed with explanation	Yes	No
Web	11/05/2013	Closed with non-monetary relief	Yes	No
Web	12/06/2013	Closed with explanation	Yes	No
Web	10/31/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with non-monetary relief	Yes	No
Referral	11/06/2013	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with non-monetary relief	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	Yes
Phone	11/06/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

572414
572428
563756
594867
602302
563762
594880
563774
586779
594896
580158
563789
572461
609037
563796
587406
594939
587416
572499
563836
587439

Debt Collection Complaints

Based on Consumer Complaints

10/26/2013	Debt collection	Medical
10/26/2013	Debt collection	Mortgage
11/12/2013	Debt collection	Medical
10/31/2013	Debt collection	Auto
11/06/2013	Debt collection	Credit card
10/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	I do not know
11/06/2013	Debt collection	Medical
10/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/26/2013	Debt collection	Auto
11/06/2013	Debt collection	Credit card
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Credit card
11/20/2013	Debt collection	I do not know
10/26/2013	Debt collection	Credit card
11/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/19/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

WAKEFIELD & ASSOCIATES, INC.	CO	80126		N/A
OneMain Financial Holdings, LLC	FL	32701		N/A
Performant Financial Corporation	AL	35613		N/A
NELSON AND KENNARD	CA	95008		N/A
Discover	CA	94591		N/A
Dynamic Recovery Solutions, LLC	MI	48858	Older American, Servicemember	N/A
Convergent Resources, Inc.	OR	97222	Servicemember	N/A
I.Q. Data International, Inc.	TX	75007		N/A
Law Office of Joe Pezzuto, LLC	GA	30094		N/A
Bank of America	NV	89052	Older American	N/A
Frost-Arnett Company	TX	77701		N/A
Receivables Performance Management LLC	AZ	85302		N/A
Nissan Motor Acceptance Corporation	VA	24501		N/A
Asta Funding, Inc	IN	46407		N/A
Afni, Inc.	IN	46013		N/A
Resurgent Capital Services L.P.	FL	32931		N/A
Navient Solutions, Inc.	TX	78253		N/A
Capital One	MD	20748		N/A
Expert Global Solutions, Inc.	CA	95961		N/A
Citibank	NJ	07042		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/12/2013	Closed with non-monetary relief	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	No	Yes
Web	11/13/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	Yes
Phone	12/31/2013	Closed with explanation	Yes	No
Phone	11/04/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	10/19/2013	Closed with explanation	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	No
Fax	11/20/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with non-monetary relief	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Phone	11/25/2013	Closed with explanation	Yes	No
Web	10/19/2013	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

573005
572513
594980
580253
587452
572523
572548
609142
602429
580291
587495
563896
572566
587506
601110
580300
605766
572587
609184
563939

Debt Collection Complaints

Based on Consumer Complaints

11/13/2013	Debt collection	I do not know
10/19/2013	Debt collection	Medical
10/26/2013	Debt collection	Mortgage
11/22/2013	Debt collection	I do not know
10/19/2013	Debt collection	Credit card
10/19/2013	Debt collection	Credit card
10/19/2013	Debt collection	Credit card
10/19/2013	Debt collection	Medical
11/06/2013	Debt collection	I do not know
10/27/2013	Debt collection	I do not know
11/13/2013	Debt collection	I do not know
11/13/2013	Debt collection	Credit card
11/13/2013	Debt collection	I do not know
10/20/2013	Debt collection	Credit card
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/20/2013	Debt collection	Credit card
10/27/2013	Debt collection	I do not know
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Medical
11/18/2013	Debt collection	Credit card
10/27/2013	Debt collection	I do not know
10/20/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	MD	21045		N/A
Expert Global Solutions, Inc.	PA	18062		N/A
Ocwen	PA	15101		N/A
ConServe	PR	00726		N/A
Bank of America	PA	17349		N/A
Citibank	SD	57703		N/A
Encore Capital Group	CA	92169		N/A
Receivables Management Partners, LLC	SC	29732	Servicemember	N/A
Encore Capital Group	MN	55123		N/A
Encore Capital Group	MD	21122		N/A
Encore Capital Group	DE	19711		N/A
Scott Lowery Law Office, P.C.	MD	20659		N/A
Navient Solutions, Inc.	NY	11101		N/A
Oxford Law, LLC	TX	76708		N/A
Portfolio Recovery Associates, Inc.	CA	94105		N/A
Encore Capital Group	NY	10925		N/A
Stellar Recovery Inc.	AZ	85044		N/A
PayPal Holdings, Inc.	LA	70072		N/A
Grant & Weber	CA	90813		N/A
Resurgent Capital Services L.P.	CA	92807	Older American	N/A
I.C. System, Inc.	FL	32218		N/A
Southern Management Systems Inc.	AL	36832		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/12/2013	Closed with explanation	Yes	No
Web	10/19/2013	Closed with explanation	Yes	No
Web	10/26/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	10/19/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with monetary relief	Yes	No
Web	10/19/2013	Closed with explanation	Yes	Yes
Web	10/19/2013	Closed with explanation	Yes	No
Referral	11/07/2013	Closed with explanation	Yes	No
Web	10/27/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	Yes
Web	10/22/2013	Closed with non-monetary relief	Yes	No
Web	10/20/2013	Closed with monetary relief	Yes	Yes
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/27/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	10/27/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

595619
563942
571288
609066
563964
563966
563978
563962
587554
572648
595682
595690
595691
564014
564021
564036
571246
564043
602569
602526
572694
564061

Debt Collection Complaints

Based on Consumer Complaints

11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/22/2013	Debt collection	Medical
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Credit card
11/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	I do not know
11/13/2013	Debt collection	Credit card
10/20/2013	Debt collection	I do not know
11/22/2013	Debt collection	I do not know
11/22/2013	Debt collection	Credit card
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Credit card
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Credit card
11/13/2013	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Communication tactics	Called outside of 8am-9pm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Wells Fargo & Company	CA	94550		N/A
The CMI Group, Inc.	MN	55318	Older American	N/A
Encore Capital Group	OK	74344	Older American	N/A
Jon Barry and Associates, Inc.	FL	32570		N/A
Stellar Recovery Inc.	MN	55318	Older American	N/A
Navient Solutions, Inc.	PA	19143		N/A
B.C. Services, Inc.	MN	55398		N/A
Encore Capital Group	TX	77042		N/A
Hunter Warfield, Inc.	CA	95682		N/A
Dynamic Recovery Solutions, LLC	MD	20906	Older American	N/A
Commercial Recovery Systems	CA	95031		N/A
Encore Capital Group	HI	96786	Servicemember	N/A
Southwest Credit Systems, L.P.	WA	98087		N/A
Synchrony Financial	OR	97086		N/A
Retrieval-Masters Creditors Bureau, Inc.	GA	31309		N/A
Citibank	HI	96744	Servicemember	N/A
Afni, Inc.	CT	06511	Servicemember	N/A
Expert Global Solutions, Inc.	VA	23462		N/A
Justice Finance Company	TX	75149	Servicemember	N/A
Allied Interstate LLC	NJ	08861		N/A
Residential Credit Solutions	KS	66106		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/14/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with explanation	Yes	Yes
Web	10/20/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	Yes
Web	12/03/2013	Closed with explanation	Yes	Yes
Web	11/15/2013	Closed with explanation	Yes	No
Referral	11/18/2013	Closed	Yes	No
Web	11/07/2013	Closed with non-monetary relief	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	10/20/2013	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with non-monetary relief	Yes	Yes
Web	11/13/2013	Closed with non-monetary relief	Yes	No
Referral	11/15/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

595737
564077
595216
609319
564079
564085
564088
587658
609338
587667
595553
564109
609371
609819
595782
601216
564553
602659
564434
595795
595799

Debt Collection Complaints

Based on Consumer Complaints

11/23/2013	Debt collection	I do not know
11/18/2013	Debt collection	I do not know
11/18/2013	Debt collection	Medical
11/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/23/2013	Debt collection	Non-federal student loan
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Credit card
11/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Medical
11/06/2013	Debt collection	I do not know
11/19/2013	Debt collection	I do not know
11/06/2013	Debt collection	I do not know
11/19/2013	Debt collection	I do not know
11/19/2013	Debt collection	Non-federal student loan
12/16/2013	Debt collection	I do not know
11/06/2013	Debt collection	I do not know
11/24/2013	Debt collection	Federal student loan
11/06/2013	Debt collection	Medical
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ARS National Services, Inc.	NJ	07506		N/A
ECMC Group, Inc.				N/A
Senex Services Corp.	NJ	07105		N/A
Citibank	GA	30013		N/A
Integrity Solution Services, Inc.	MI	48318		N/A
Trident Asset Management, L.L.C.	TX	76262		N/A
Dynamic Recovery Services, Inc.	IL	60629		N/A
FirstSource Advantage, LLC	GA	30315		N/A
Collection Management Company	VA	22847		N/A
Grant & Weber	CA	95834		N/A
ERC	GA	30269	Older American	N/A
Alorica Inc.	NM	87120	Older American	N/A
Van Ru Credit Corporation	TX	78653		N/A
First Credit Services Inc.	AZ	85018		N/A
Navient Solutions, Inc.	TN	38104		N/A
Expert Global Solutions, Inc.	MA	01922		N/A
Citibank	CA	93308		N/A
Navient Solutions, Inc.	CA	92807		N/A
Valarity, LLC	MO	65536		N/A
Dynamic Recovery Solutions, LLC	WA	99219		N/A
I.C. System, Inc.	MO	65203		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with non-monetary relief	Yes	No
Phone	12/26/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with non-monetary relief	Yes	No
Web	11/12/2013	Closed	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Referral	11/07/2013	Closed	Yes	No
Web	11/06/2013	Closed with non-monetary relief	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/20/2013	Closed with explanation	Yes	Yes
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	Yes
Web	11/06/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

609449
602693
602613
610112
609487
564643
587848
564665
610125
587770
587918
603366
587933
603394
603404
635255
587230
609642
587980
587982
564783

Debt Collection Complaints

Based on Consumer Complaints

11/24/2013	Debt collection	I do not know
11/06/2013	Debt collection	Medical
11/24/2013	Debt collection	Credit card
11/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Federal student loan
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Credit card
11/25/2013	Debt collection	I do not know
10/21/2013	Debt collection	I do not know
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Medical
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Auto
10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	Federal student loan
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Medical
10/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/21/2013	Debt collection	Non-federal student loan
10/21/2013	Debt collection	I do not know
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Credit Adjusters, LLC	MI	48302	Older American	N/A
Medical Data Systems, Inc.	GA	30044		N/A
Portfolio Recovery Associates, Inc.	WI	54304		N/A
Diversified Adjustment Service, Inc.	FL	32439		N/A
Navient Solutions, Inc.	IA	52101		N/A
Performant Financial Corporation	VA	23692	Servicemember	N/A
Encore Capital Group			Servicemember	N/A
Phillips & Cohen Associates, Ltd.	MD	21017		N/A
Northland Group, Inc.	FL	33064		N/A
National Credit Systems,Inc.	NY	14226	Older American	N/A
Healthcare Financial Services, LLC	MS	39735		N/A
Encore Capital Group	NY	11550		N/A
Ford Motor Credit Company	NC	27511		N/A
Afni, Inc.	MO	63130		N/A
Ceannate	GA	30101		N/A
The Phoenix Recovery Group	TX	77477		N/A
M. G. Credit, Inc.	FL	32207		N/A
Synchrony Financial	CT	06614		N/A
Performant Financial Corporation	AZ	85044		N/A
Encore Capital Group	TX	77024		N/A
Ad Astra Recovery Services Inc	AL	35757	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/27/2013	Closed with explanation	Yes	No
Referral	12/19/2013	Closed with explanation	Yes	No
Web	11/24/2013	Closed with non-monetary relief	Yes	No
Web	11/24/2013	Closed with explanation	Yes	Yes
Web	11/24/2013	Closed with explanation	Yes	No
Web	11/24/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Web	12/11/2013	Closed with non-monetary relief	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	10/24/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with explanation	Yes	Yes
Web	10/22/2013	Closed with explanation	Yes	Yes
Web	10/21/2013	Closed	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with non-monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with monetary relief	Yes	No
Web	10/21/2013	Closed with explanation	Yes	No
Web	10/21/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

609774
587566
609864
609709
610332
610344
610379
610407
564994
565004
565052
565065
565358
565825
565840
565865
565184
565248
565250
565256
565979

Debt Collection Complaints

Based on Consumer Complaints

10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	I do not know
10/21/2013	Debt collection	Medical
10/21/2013	Debt collection	Auto
10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	Credit card
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	Mortgage
10/22/2013	Debt collection	Credit card
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	I do not know
10/22/2013	Debt collection	Credit card
10/22/2013	Debt collection	Credit card
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/27/2013	Debt collection	Medical
10/27/2013	Debt collection	I do not know
10/28/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	OH	45227		N/A
Pioneer Credit Company	SC	29420		N/A
Grant & Weber	CA	90069		N/A
Citibank	NC	27405	Servicemember	N/A
OneMain Financial Holdings, LLC	SC	29420		N/A
U.S. Bancorp	KY	40503		N/A
Source Receivables Management LLC	SC	29607		N/A
Discover	MA	01106		N/A
EOS Holdings, Inc.	CA	93536		N/A
Citibank	MN	55038		N/A
Portfolio Recovery Associates, Inc.	OR	97739		N/A
Admin Recovery, LLC	WA	99206		N/A
Expert Global Solutions, Inc.	CA	91342		N/A
Global Credit & Collection Corporation	WA	98022		N/A
Oxford Law, LLC	TX	75244	Older American, Servicemember	N/A
Encore Capital Group	GA	30040		N/A
Herbert P. Sears Co., Inc.	CA	93501		N/A
Holloway Credit Solutions	FL	32818		N/A
ResidentCollect, Inc.	MI	48038		N/A
HCFS Health Care Financial Services, Inc.	NY	13643	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/23/2013	Closed with non-monetary relief	Yes	Yes
Postal mail	01/23/2014	Closed with explanation	Yes	No
Web	10/21/2013	Closed with explanation	Yes	Yes
Postal mail	10/23/2013	Closed with explanation	Yes	No
Postal mail	10/22/2013	Closed with explanation	Yes	No
Postal mail	10/22/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with explanation	Yes	No
Phone	10/22/2013	Closed with explanation	Yes	No
Postal mail	10/23/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	No	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	Yes
Web	10/31/2013	Closed with explanation	Yes	No
Web	10/27/2013	Closed with non-monetary relief	Yes	No
Web	10/27/2013	Closed with explanation	Yes	Yes
Web	10/27/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

565985
565681
565340
564462
565683
565608
566194
566220
566259
566326
566343
566395
566429
566421
566467
566552
580321
572701
573012
573131

Debt Collection Complaints

Based on Consumer Complaints

10/31/2013	Debt collection	I do not know
10/22/2013	Debt collection	Credit card
10/31/2013	Debt collection	I do not know
10/28/2013	Debt collection	Credit card
10/31/2013	Debt collection	Medical
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/19/2013	Debt collection	Credit card
10/31/2013	Debt collection	Credit card
10/31/2013	Debt collection	Credit card
10/22/2013	Debt collection	Credit card
11/01/2013	Debt collection	Credit card
11/01/2013	Debt collection	I do not know
10/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	Credit card
11/01/2013	Debt collection	Credit card
10/22/2013	Debt collection	Auto
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/19/2013	Debt collection	Credit card
11/13/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Oxford Law, LLC	MN	56071		N/A
Encore Capital Group	VA	22304		N/A
The CBE Group, Inc.	IL	60613		N/A
Dynamic Recovery Solutions, LLC	NY	12304		N/A
Deca Financial Services LLC	IN	46538		N/A
ERC	SD	57702	Older American	N/A
PayPal Holdings, Inc.	SD	57702	Older American	N/A
Encore Capital Group	MI	49448		N/A
Integrity Solution Services, Inc.	NY	11691		N/A
Pressler & Pressler, LLP	NY	11554		N/A
Citibank	PA	18224		N/A
PayPal Holdings, Inc.	PA	18224		N/A
Encore Capital Group	IN	47112		N/A
The Law Firm of Allan C. Smith	PA	15851		N/A
Cavalry Investments, LLC	NJ	07002		N/A
Cash Express, LLC	KY	42076		N/A
Northland Group, Inc.	NY	10039		N/A
Weltman, Weinberg & Reis	OH	45215		N/A
Encore Capital Group				N/A
CCS Financial Services, Inc.	FL	32714		N/A
Synchrony Financial	OK	74136		N/A
SquareTwo Financial Corporation	PA	17036		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/31/2013	Closed with non-monetary relief	Yes	No
Phone	10/23/2013	Closed with explanation	Yes	No
Referral	11/04/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	Yes
Phone	10/23/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Referral	11/01/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with non-monetary relief	Yes	No
Web	11/04/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Referral	11/20/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed	Yes	No
Postal mail	10/28/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Phone	11/22/2013	Closed with explanation	Yes	Yes
Web	10/31/2013	Closed with non-monetary relief	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Web	12/08/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

580360
566604
580414
573411
580438
566715
566716
573460
580482
603435
580486
580487
566687
581227
580890
573552
573562
581252
566769
581261
603545
595861

Debt Collection Complaints

Based on Consumer Complaints

10/28/2013	Debt collection	I do not know
10/22/2013	Debt collection	Medical
10/22/2013	Debt collection	Credit card
11/19/2013	Debt collection	Credit card
11/19/2013	Debt collection	Credit card
11/13/2013	Debt collection	I do not know
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Payday loan
11/19/2013	Debt collection	Credit card
11/13/2013	Debt collection	I do not know
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	I do not know
11/19/2013	Debt collection	Payday loan
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	Auto
11/19/2013	Debt collection	Mortgage
11/01/2013	Debt collection	I do not know
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	OH	44484		N/A
Expert Global Solutions, Inc.	NY	11570		N/A
Encore Capital Group	PA	15022		N/A
Total Card, Inc.	CA	91001		N/A
United Collection Bureau, Inc.	FL	33033		N/A
Greystone Alliance LLC	MI	48911		N/A
Afni, Inc.	SC	29316		N/A
CNG Financial Corporation	TX	75098		N/A
Encore Capital Group	MD	20735		N/A
Capital One	FL	34878	Servicemember	N/A
Aargon Agency, Inc.	NM	87123		N/A
Worldwide Processing Group, LLC	TN	37411		N/A
DFC Global Corp	IN	47906	Servicemember	N/A
Diversified Consultants, Inc.	CA	94553	Older American, Servicemember	N/A
Revenue Assistance Corporation dba Revenue Group	MI	49112	Older American, Servicemember	N/A
Smith Law Firm, P.C.	MT	59820		N/A
Ditech Financial LLC	SC	29477	Older American	N/A
Frontline Asset Strategies, LLC	NY	11412		N/A
Franklin Collection Service, Inc.	MI	48304		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	10/28/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Fax	11/21/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	Yes
Referral	11/04/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with explanation	Yes	No
Postal mail	11/20/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Web	11/05/2013	Closed	Yes	No
Web	10/28/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Phone	11/14/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Fax	10/28/2013	Closed with explanation	Yes	No
Postal mail	11/25/2013	Closed with explanation	Yes	Yes
Referral	11/20/2013	Closed with non-monetary relief	Yes	No
Referral	11/04/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

573602
566796
566822
603605
603628
595910
581350
595925
602830
595998
581402
573781
603863
596057
567013
573847
602816
581475
581476

Debt Collection Complaints

Based on Consumer Complaints

11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Credit card
10/22/2013	Debt collection	Medical
11/19/2013	Debt collection	Non-federal student loan
10/22/2013	Debt collection	Credit card
10/22/2013	Debt collection	Credit card
11/01/2013	Debt collection	Mortgage
11/19/2013	Debt collection	Credit card
10/22/2013	Debt collection	Medical
11/19/2013	Debt collection	I do not know
11/01/2013	Debt collection	I do not know
11/13/2013	Debt collection	Credit card
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/19/2013	Debt collection	Credit card
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/01/2013	Debt collection	I do not know
11/13/2013	Debt collection	Credit card
11/19/2013	Debt collection	I do not know
10/23/2013	Debt collection	I do not know
10/23/2013	Debt collection	I do not know
11/19/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

GC Services Limited Partnership	DE	19711		N/A
Encore Capital Group	MD	21209	Older American	N/A
Barclays PLC	VA	20110		N/A
Financial Business and Consumer Solutions.	CA	94114		N/A
Granite State Management & Resources	PA	18414		N/A
Encore Capital Group	FL	33063	Servicemember	N/A
Sterling Jewelers Inc.	SC	29812		N/A
Finance of America Reverse LLC	LA	70605		N/A
Rubin & Rothman, LLC	NY	10040		N/A
Alliance Collection Agencies, Inc.	WI	54703		N/A
The Regional Adjustment Bureau, Incorporated	VA	24151		N/A
Accurate Financial Partners	IL	60655		N/A
Asset Management Professionals, LLC	TN	38128		N/A
Dynamic Recovery Services, Inc.	NY	10804	Older American	N/A
Citibank	CA	95054		N/A
JH Portfolio Debt Equities, LLC	FL	34473		N/A
Diversified Consultants, Inc.	CT	06840		N/A
JH Portfolio Debt Equities, LLC	WA	98177		N/A
Portfolio Recovery Associates, Inc.	GA	30101	Servicemember	N/A
Diversified Consultants, Inc.	CA	92404		N/A
Encore Capital Group	CA	92404		N/A
Credit Protection Association, L.P.	FL	32776		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with explanation	Yes	No
Phone	10/24/2013	Closed with explanation	Yes	No
Referral	11/04/2013	Closed with explanation	Yes	No
Referral	12/04/2013	Closed with explanation	Yes	No
Phone	10/23/2013	Closed with monetary relief	Yes	No
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/19/2013	Closed with monetary relief	Yes	Yes
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed	Yes	No
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/27/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Web	11/13/2013	Closed with non-monetary relief	No	
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	Yes
Web	10/22/2013	Closed with explanation	Yes	No
Referral	11/21/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

611775
610485
610502
567104
603976
567136
567145
581558
604010
567161
604028
581572
595213
610614
604054
610637
581613
596280
604096
567816
567817
604119

Debt Collection Complaints

Based on Consumer Complaints

11/19/2013	Debt collection	Credit card
10/28/2013	Debt collection	I do not know
10/23/2013	Debt collection	Federal student loan
10/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/19/2013	Debt collection	Medical
10/28/2013	Debt collection	Auto
11/25/2013	Debt collection	Credit card
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/23/2013	Debt collection	Medical
11/19/2013	Debt collection	Credit card
10/23/2013	Debt collection	I do not know
10/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Medical
11/13/2013	Debt collection	I do not know
11/19/2013	Debt collection	Credit card
11/01/2013	Debt collection	I do not know
10/23/2013	Debt collection	Credit card
11/25/2013	Debt collection	Credit card
11/13/2013	Debt collection	Credit card
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Bank of America	NV	89521		N/A
Receivables Performance Management LLC	CA	90064		N/A
Allied Interstate LLC	CA	92057		N/A
Mercantile Adjustment Bureau, LLC	MD	20774		N/A
The Law Offices of Mitchell D. Bluhm & Associates	NH	03104		N/A
Capital One	AZ	85296		N/A
Viking Client Services, Inc.	MA	02760	Older American	N/A
Citibank	FL	33776		N/A
Accounts Management, Inc	MO	57350		N/A
Resurgent Capital Services L.P.	TN	37115		N/A
Pinnacle Credit Services, LLC	FL	33578	Servicemember	N/A
Southwest Credit Systems, L.P.	CA	91764		N/A
Remex, Inc.	PA	18337		N/A
Allied Interstate LLC	OH	43130	Older American, Servicemember	N/A
Radius Global Solutions LLC	LA	71071		N/A
Stevens Business Service, Inc.	NY	11001		N/A
MRS BPO, L.L.C.	NY	11951		N/A
Niagara Credit Solutions, Inc	MA	02126		N/A
Encore Capital Group	RI	02806		N/A
ECMC Group, Inc.	WI	53578		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	11/21/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	10/22/2013	Closed with non-monetary relief	Yes	No
Web	10/22/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Web	10/28/2013	Closed with monetary relief	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Postal mail	11/26/2013	Closed with monetary relief	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Referral	11/21/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with non-monetary relief	Yes	No
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Referral	11/25/2013	Closed with explanation	Yes	No
Postal mail	12/05/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Referral	11/18/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

604129
574124
567831
567866
604122
573151
610750
610757
567895
604218
567913
574226
596397
596405
604232
581723
567944
610843
596464
610874

Debt Collection Complaints

Based on Consumer Complaints

11/25/2013	Debt collection	Credit card
11/06/2013	Debt collection	Credit card
11/13/2013	Debt collection	I do not know
11/25/2013	Debt collection	Payday loan
11/06/2013	Debt collection	I do not know
10/23/2013	Debt collection	Credit card
11/25/2013	Debt collection	I do not know
11/13/2013	Debt collection	I do not know
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/19/2013	Debt collection	Medical
11/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Mortgage
11/25/2013	Debt collection	Medical
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	Credit card
11/06/2013	Debt collection	Mortgage
11/25/2013	Debt collection	Non-federal student loan
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Non-federal student loan
10/28/2013	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Indicated committed crime not paying
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Van Ru Credit Corporation	TN	38128		N/A
Fulton Friedman & Gullace LLP	PA	15725		N/A
JH Portfolio Debt Equities, LLC	IA	50010		N/A
MNE Services, Inc	ME	04240	Servicemember	N/A
I.C. System, Inc.	MA	01852		N/A
Encore Capital Group	ND	58102	Older American, Servicemember	N/A
Commonwealth Financial Systems, Inc.	WI	53142		N/A
Commonwealth Financial Systems, Inc.	AZ	85246		N/A
Credit Protection Association, L.P.	TX	75212	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	TX	77056		N/A
Receivables Performance Management LLC	VA	23847		N/A
Bank of America	NJ	08690	Older American	N/A
JPMorgan Chase & Co.	CA	90019		N/A
Franklin Collection Service, Inc.	TX	75033		N/A
HSBC North America Holdings Inc.	CA	93635		N/A
Citibank	OR	97031	Older American	N/A
Expert Global Solutions, Inc.	FL	32246	Servicemember	N/A
Afni, Inc.	NJ	07110		N/A
Expert Global Solutions, Inc.	PA	17815		N/A
Encore Capital Group	MD	20716		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with non-monetary relief	Yes	Yes
Phone	11/14/2013	Closed	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with non-monetary relief	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	10/23/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Referral	11/19/2013	Closed with explanation	Yes	No
Phone	11/19/2013	Closed with non-monetary relief	Yes	No
Referral	11/20/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	12/03/2013	Closed with explanation	Yes	Yes
Phone	11/03/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Referral	11/21/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

611726

588050

596495

610896

588288

568035

610924

597062

596536

604380

604381

610938

610319

617647

573218

588329

610960

610968

596572

574413

Debt Collection Complaints

Based on Consumer Complaints

11/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	I do not know
12/02/2013	Debt collection	I do not know
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	I do not know
11/06/2013	Debt collection	Medical
11/19/2013	Debt collection	Mortgage
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/01/2013	Debt collection	Non-federal student loan
11/01/2013	Debt collection	Credit card
11/19/2013	Debt collection	Credit card
11/13/2013	Debt collection	Mortgage
10/28/2013	Debt collection	I do not know
11/13/2013	Debt collection	Auto
11/25/2013	Debt collection	I do not know
11/01/2013	Debt collection	Medical
10/28/2013	Debt collection	Credit card
11/25/2013	Debt collection	I do not know
11/13/2013	Debt collection	Mortgage
11/25/2013	Debt collection	Credit card
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Seized/Attempted to seize property

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Security Credit Services, LLC	CO	80138		N/A
Stellar Recovery Inc.	CA	94602		N/A
Williams & Fudge, Inc	FL	33032		N/A
Harley-Davidson Financial Services, Inc.	TX	76085		N/A
Financial Asset Management Systems, Inc.	NY	10023	Older American	N/A
Medical Data Systems, Inc.	MO	63021		N/A
Nationstar Mortgage	CA	90503		N/A
Hunt & Henriques	CA	92692		N/A
Mercedes-Benz Financial Services	CA	92692		N/A
Arnold Scott Harris, P.C.	IL	60428		N/A
Citibank	LA	71270	Older American	N/A
Portfolio Recovery Associates, Inc.	TX	77033	Older American	N/A
Regions Financial Corporation	FL	33150		N/A
I.C. System, Inc.	NY	10011		N/A
The Regional Adjustment Bureau, Incorporated	MA	02149		N/A
The CBE Group, Inc.	HI	96818		N/A
APEX Asset Management, LLC	NH	03110		N/A
MRS BPO, L.L.C.	CA	90814		N/A
Encore Capital Group	PA	17038		N/A
Real Time Resolutions	CA	94517		N/A
Allied Interstate LLC	NC	28168		N/A
Sunrise Credit Services Inc.	NY	11971		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	11/21/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Postal mail	11/07/2013	Closed with explanation	No	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	Yes
Fax	11/20/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Postal mail	11/06/2013	Closed with non-monetary relief	Yes	No
Referral	11/21/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/14/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	Yes
Web	11/13/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	11/01/2013	Closed with explanation	No	No
Postal mail	10/29/2013	Closed with non-monetary relief	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Phone	11/27/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

604427
574424
618653
587219
574449
587190
604460
598064
596625
580838
580990
604452
595122
575134
596655
611049
581904
574502
611057
596664
611060
617764

Debt Collection Complaints

Based on Consumer Complaints

11/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/28/2013	Debt collection	Credit card
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Auto
10/28/2013	Debt collection	Medical
11/25/2013	Debt collection	Mortgage
11/13/2013	Debt collection	Mortgage
10/28/2013	Debt collection	Credit card
11/06/2013	Debt collection	I do not know
10/29/2013	Debt collection	I do not know
10/29/2013	Debt collection	Credit card
12/02/2013	Debt collection	I do not know
11/13/2013	Debt collection	Credit card
12/02/2013	Debt collection	I do not know
11/19/2013	Debt collection	I do not know
11/01/2013	Debt collection	Auto
11/13/2013	Debt collection	Medical
10/29/2013	Debt collection	I do not know
11/06/2013	Debt collection	I do not know
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Attempted to/Collected exempt funds

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Credit Protection Association, L.P.	MI	49009		N/A
Velocity Portfolio Group	CT	06830		N/A
HOVG, LLC	CA	93307		N/A
EOS Holdings, Inc.	CA	93065		N/A
Citibank	PA	18940		N/A
Mercantile Adjustment Bureau, LLC	NY	13144		N/A
Ditech Financial LLC	FL	32570		N/A
Bank of America	IL	60062		N/A
Financial Asset Resolution, LLC	LA	70401	Servicemember	N/A
Dynamic Recovery Solutions, LLC	TN	37620	Older American	N/A
Stellar Recovery Inc.	IN	46360		N/A
Resurgent Capital Services L.P.	SC	29036	Older American	N/A
Bank of America	OH	44028		N/A
Northstar Location Services, LLC	PA	19380	Servicemember	N/A
Encore Capital Group	IL	60477		N/A
Encore Capital Group	CA	95112		N/A
Radius Global Solutions LLC	OH	44011		N/A
Rash Curtis and Associates	AZ	85132	Servicemember	N/A
Stephens and Michaels Associates, Inc.	VA	22482		N/A
DTA GROUP LLC	TN	38115		N/A
MNE Services, Inc	NY	14541		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/19/2013	Closed	Yes	No
Referral	10/29/2013	Closed with non-monetary relief	Yes	No
Referral	12/04/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with non-monetary relief	Yes	No
Phone	11/27/2013	Closed with explanation	Yes	Yes
Web	10/28/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Web	10/28/2013	Closed with explanation	No	
Web	11/07/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Postal mail	10/29/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with non-monetary relief	Yes	No
Web	11/01/2013	Closed with explanation	Yes	Yes
Web	11/22/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	No	
Web	11/14/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

604512
574513
595250
588449
611084
574543
611104
596716
573210
588489
574944
574978
617827
596737
617810
604633
581970
596746
575181
588525
581974

Debt Collection Complaints

Based on Consumer Complaints

11/25/2013	Debt collection	Payday loan
11/13/2013	Debt collection	I do not know
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Credit card
10/29/2013	Debt collection	I do not know
11/25/2013	Debt collection	Credit card
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	I do not know
11/25/2013	Debt collection	Credit card
11/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Credit card
11/06/2013	Debt collection	Credit card
11/06/2013	Debt collection	Payday loan
11/13/2013	Debt collection	Payday loan
11/20/2013	Debt collection	Auto
12/02/2013	Debt collection	I do not know
11/20/2013	Debt collection	Mortgage
11/20/2013	Debt collection	Credit card
11/20/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Community Choice Financial, Inc.	CA	94513		N/A
Expert Global Solutions, Inc.	MD	21228	Older American	N/A
American Honda Finance Corporation	NC	27012		N/A
The Moore Law Group				N/A
Greystone Alliance LLC	UT	84081	Servicemember	N/A
JPMorgan Chase & Co.	TX	76227		N/A
First Data Corporation	WI	54932	Older American	N/A
Diversified Consultants, Inc.	MA	01109		N/A
Aldous & Associates, PLLC	PA	17404		N/A
Portfolio Recovery Associates, Inc.	GA	30157		N/A
Zwicker & Associates	KY	40422		N/A
EOS Holdings, Inc.	WA	98005		N/A
Anselmo Lindberg Oliver LLC	IL	60527		N/A
JPMorgan Chase & Co.	IL	60527		N/A
Advance America, Cash Advance Centers, Inc.				N/A
Enova International, Inc.	TX	77642		N/A
TD Bank US Holding Company	NY	10927		N/A
Encore Capital Group	TX	78240		N/A
Ditech Financial LLC	NY	11236		N/A
Encore Capital Group	OR	97527		N/A
Synchrony Financial	OR	97527		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	10/28/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	No	
Phone	11/14/2013	Closed with explanation	Yes	Yes
Web	12/09/2013	Closed	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with non-monetary relief	Yes	Yes
Web	11/21/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	Yes
Phone	11/07/2013	Closed	Yes	No
Phone	11/19/2013	Closed with explanation	Yes	No
Web	11/19/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Web	11/19/2013	Closed with explanation	Yes	Yes
Web	11/19/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

611168
596761
596768
575204
575207
611193
588563
596797
582019
588592
611230
604744
588496
588497
588603
596810
605316
617955
605338
605352
605353

Debt Collection Complaints

Based on Consumer Complaints

11/20/2013	Debt collection	I do not know
11/25/2013	Debt collection	I do not know
11/20/2013	Debt collection	Credit card
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/20/2013	Debt collection	I do not know
11/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/20/2013	Debt collection	I do not know
11/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Payday loan
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/20/2013	Debt collection	Mortgage
12/02/2013	Debt collection	Credit card
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/02/2013	Debt collection	Credit card
11/25/2013	Debt collection	Credit card
10/29/2013	Debt collection	Auto
11/25/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	TX	75965		N/A
Resurgent Capital Services L.P.	CA	90009		N/A
Portfolio Recovery Associates, Inc.	MO	63301		N/A
SKO Brenner American, Inc.	SC	29201		N/A
Merchants' Credit Guide Company	WA	98366	Servicemember	N/A
Pinnacle Credit Services, LLC	IA	52001	Servicemember	N/A
Hunter Warfield, Inc.	MI	49012		N/A
National Enterprise Systems, Inc.	NJ	07059		N/A
Media Collections, Inc	MN	56301		N/A
National Credit Adjusters, LLC	OK	73099		N/A
National Credit Systems,Inc.	KY	40383		N/A
Ocwen	PA	17020		N/A
JPMorgan Chase & Co.	TX	78586		N/A
Weltman, Weinberg & Reis	GA	30252		N/A
Afni, Inc.	TX	75034		N/A
Thomas & Williams LLC	SC	29445		N/A
The Phoenix Recovery Group	TX	78230		N/A
Frontline Asset Strategies, LLC	TN	37421		N/A
Forster, Garbus and Garbus	NJ	08721		N/A
Santander Consumer USA Holdings Inc	AL	36867		N/A
Ray Klein, Inc.	OR	97402		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/19/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with non-monetary relief	Yes	No
Web	11/22/2013	Closed with non-monetary relief	Yes	No
Referral	11/19/2013	Closed with non-monetary relief	Yes	No
Web	12/31/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Postal mail	11/08/2013	Closed with explanation	Yes	Yes
Web	11/19/2013	Closed with non-monetary relief	Yes	No
Web	11/20/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/06/2013	Closed with explanation	Yes	Yes
Referral	12/18/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	10/29/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Phone	11/07/2013	Closed with non-monetary relief	No	
Phone	10/29/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Postal mail	11/27/2013	Closed with explanation	Yes	No
Postal mail	10/29/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

605370
611306
605378
596913
605388
605397
587316
605408
605414
588705
582104
604898
618038
575407
595141
588699
575418
618053
611382
575441
611400

Debt Collection Complaints

Based on Consumer Complaints

11/06/2013	Debt collection	Federal student loan
11/06/2013	Debt collection	Non-federal student loan
11/20/2013	Debt collection	Payday loan
10/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/29/2013	Debt collection	I do not know
11/06/2013	Debt collection	Non-federal student loan
12/02/2013	Debt collection	Credit card
12/02/2013	Debt collection	I do not know
11/25/2013	Debt collection	I do not know
12/03/2013	Debt collection	Credit card
11/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Payday loan
12/03/2013	Debt collection	Credit card
11/20/2013	Debt collection	Credit card
12/03/2013	Debt collection	Credit card
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	Credit card
11/14/2013	Debt collection	Credit card
12/03/2013	Debt collection	Credit card
11/25/2013	Debt collection	Medical
11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Called after sent written cease of comm
Communication tactics	Threatened to take legal action
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Impersonated an attorney or official

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Van Ru Credit Corporation	FL	33173	Servicemember	N/A
OneMain Financial Holdings, LLC	MD	21703		N/A
Hunter Warfield, Inc.	MI	48855		N/A
TaxServ, LLC	FL	33756		N/A
Stellar Recovery Inc.	MA	01886		N/A
SIMM Associates, Inc.	MS	39402		N/A
Wells Fargo & Company	PA	17013	Servicemember	N/A
Contract Callers, Inc.	PA	17013	Servicemember	N/A
State Collection Service, Inc.	IL	60638		N/A
Capital One	MI	49071		N/A
Dynamic Recovery Solutions, LLC	FL	33406		N/A
EZCORP, Inc.	AL	35146		N/A
Vision Financial Corp.	SC	29657		N/A
Bank of America	AL	35741		N/A
JPMorgan Chase & Co.	PA	17013	Servicemember	N/A
Expert Global Solutions, Inc.	PA	17013	Servicemember	N/A
Citibank	CO	80046		N/A
HSBC North America Holdings Inc.	OH	45206		N/A
Barclays PLC	CO	80046		N/A
Grant & Weber	CA	94708		N/A
Williams, Rush & Associates, LLC	CT	06605		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/15/2013	Closed with non-monetary relief	Yes	No
Web	11/06/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	No	No
Web	10/30/2013	Closed with explanation	No	
Web	10/29/2013	Closed with explanation	Yes	Yes
Web	11/08/2013	Closed with explanation	No	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Web	12/02/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Phone	11/07/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed	Yes	No
Web	12/02/2013	Closed with non-monetary relief	Yes	No
Web	11/20/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Web	11/20/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with explanation	No	

Debt Collection Complaints

Based on Consumer Complaints

588773
588777
605455
576995
575475
588793
619902
618142
611459
618699
588862
598147
618725
605382
618733
618734
618639
598072
618640
611520
611778

Debt Collection Complaints

Based on Consumer Complaints

11/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/25/2013	Debt collection	Federal student loan
11/01/2013	Debt collection	Mortgage
11/01/2013	Debt collection	Mortgage
12/03/2013	Debt collection	Non-federal student loan
11/14/2013	Debt collection	Credit card
11/07/2013	Debt collection	I do not know
11/14/2013	Debt collection	Credit card
11/07/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Credit card
11/01/2013	Debt collection	Credit card
11/01/2013	Debt collection	I do not know
11/20/2013	Debt collection	Medical
12/03/2013	Debt collection	I do not know
11/25/2013	Debt collection	I do not know
11/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	Credit card
12/03/2013	Debt collection	Credit card
11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	Credit card
11/07/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Impersonated an attorney or official
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	CT	06605		N/A
Williams & Fudge, Inc	CO	80123		N/A
Wells Fargo & Company	DE	19803		N/A
Wells Fargo & Company	DE	19803		N/A
Gordon & Wong Law Group, P.C.	CA	94122	Older American	N/A
Encore Capital Group	TX	78254	Servicemember	N/A
Synchrony Financial	AZ	85260		N/A
Encore Capital Group	TX	78254		N/A
Delbert Services	NJ	08081		N/A
Encore Capital Group	NJ	07071		N/A
Banco Popular de Puerto Rico				N/A
Portfolio Recovery Associates, Inc.	NJ	08054	Servicemember	N/A
TSC Accounts Receivable Solutions	CA	92024	Older American	N/A
Capital One	SC	29445		N/A
Encore Capital Group	SC	29206	Servicemember	N/A
Monarch Recovery Holdings, Inc.	CA	93263		N/A
Northstar Location Services, LLC	NY	12128		N/A
Portfolio Recovery Associates, Inc.	FL	33523		N/A
Encore Capital Group	CA	95758		N/A
Platinum Holdings Group, LLC	VA	23231		N/A
The CBE Group, Inc.	MD	21224		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with explanation	Yes	No
Postal mail	11/06/2013	Closed with explanation	Yes	Yes
Postal mail	11/05/2013	Closed with explanation	Yes	Yes
Web	01/08/2014	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Web	11/13/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Phone	11/13/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Postal mail	12/03/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Phone	11/06/2013	Closed with non-monetary relief	Yes	No
Web	11/12/2013	Closed	Yes	No
Web	12/03/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

611779
611526
583131
583132
620282
598180
589489
598181
589519
597170
582348
582350
605702
618794
611569
582370
589578
618816
598226
589589
589601

Debt Collection Complaints

Based on Consumer Complaints

11/25/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Non-federal student loan
11/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	I do not know
11/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	Credit card
11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Medical
11/25/2013	Debt collection	Medical
12/03/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Credit card
11/02/2013	Debt collection	Medical
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Payday loan
11/02/2013	Debt collection	Credit card
11/02/2013	Debt collection	Credit card
11/14/2013	Debt collection	I do not know
11/26/2013	Debt collection	Medical
11/14/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Cash America International, Inc.	TX	77066		N/A
Navient Solutions, Inc.	OH	44314		N/A
MNE Services, Inc	WI	53214		N/A
The CBE Group, Inc.	CT	06010	Older American	N/A
Credit Protection Association, L.P.	MI	48329	Older American, Servicemember	N/A
Portfolio Recovery Associates, Inc.	CA	94803	Older American, Servicemember	N/A
Encore Capital Group	CA	90814		N/A
Capio Partners, LLC	OK	73118		N/A
Expert Global Solutions, Inc.	IL	60115		N/A
Delbert Services	LA	70122	Servicemember	N/A
Encore Capital Group	MN	55008		N/A
Allied Collection Services, Inc. (Nevada)	NV	89129	Servicemember	N/A
Encore Capital Group	DE	19963		N/A
Global Recovery Group	TN	37013		N/A
Cascade Capital, LLC	CO	80526		N/A
Resurgent Capital Services L.P.	NJ	08094		N/A
CL Holdings, LLC	CA	95758	Servicemember	N/A
RevSolve, Inc.	NV	89406		N/A
Gryphon Corp	MD	20785		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/25/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	11/07/2013	Closed with explanation	Yes	No
Web	11/01/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	Yes
Postal mail	11/21/2013	Closed with explanation	Yes	No
Postal mail	11/21/2013	Closed with non-monetary relief	Yes	No
Phone	11/26/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Web	11/05/2013	Closed with explanation	Yes	No
Phone	11/08/2013	Closed with explanation	Yes	Yes
Web	02/14/2014	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	11/05/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Phone	12/13/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

611616
598255
582456
589659
582462
589675
597368
598291
611637
618899
597948
582484
589160
598311
582237
582500
598227
612301
598348

Debt Collection Complaints

Based on Consumer Complaints

11/02/2013	Debt collection	Credit card
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/02/2013	Debt collection	Medical
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	Payday loan
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/02/2013	Debt collection	Credit card
11/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/26/2013	Debt collection	Credit card
12/03/2013	Debt collection	I do not know
11/02/2013	Debt collection	Credit card
11/14/2013	Debt collection	Federal student loan
11/26/2013	Debt collection	I do not know
11/14/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Mortgage
11/07/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	Credit card
11/26/2013	Debt collection	Medical
11/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/26/2013	Debt collection	Medical
11/26/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Indicated shouldn't respond to lawsuit
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Eltman Law, P.C.	NY	11779		N/A
U.S. Bancorp	MO	63118		N/A
Dominion Law Associates, P.L.L.C.	VA	23464		N/A
AMCOL Systems, Inc.	AR	71909	Older American	N/A
Enova International, Inc.	WI	53406		N/A
Sentry Recovery and Collections, Inc.	FL	32114		N/A
Expert Global Solutions, Inc.	PA	19426		N/A
Commercial Recovery Systems	NV	89103	Older American	N/A
Navy FCU	MD	20716	Servicemember	N/A
Expert Global Solutions, Inc.	PA	18704		N/A
Portfolio Recovery Associates, Inc.	IN	46201		N/A
Western Control Services, Inc.	PA	15940		N/A
Dynamic Recovery Solutions, LLC	MA	01069		N/A
Mutual Financial Partners	OK	74401		N/A
CIT Bank National Association	MI	49323		N/A
Mutual Financial Partners	TX	78219		N/A
Allied Interstate LLC	MO	65560		N/A
Expert Global Solutions, Inc.	FL	33331		N/A
Computer Credit, Inc.	FL	32712		N/A
Ad Astra Recovery Services Inc	NV	89130	Servicemember	N/A
Allied Interstate LLC	WA	98942	Older American	N/A
Encore Capital Group	NY	10021	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/02/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	Yes
Web	11/13/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with non-monetary relief	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with explanation	Yes	Yes
Web	11/25/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed	No	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	11/02/2013	Closed with non-monetary relief	Yes	No
Referral	12/24/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	Yes
Web	12/06/2013	Closed	Yes	No
Referral	12/16/2013	Closed with explanation	Yes	No
Phone	12/06/2013	Closed	Yes	No
Phone	11/21/2013	Closed with non-monetary relief	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

581159
589795
582521
589804
618982
589813
582551
582708
612350
619030
582558
597155
612362
598442
598460
589913
598468
589926
612392
613565
612399
612279

Debt Collection Complaints

Based on Consumer Complaints

11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	Payday loan
11/07/2013	Debt collection	I do not know
11/26/2013	Debt collection	Credit card
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	I do not know
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Credit card
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	I do not know
11/07/2013	Debt collection	Credit card
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	I do not know
11/07/2013	Debt collection	Credit card
12/03/2013	Debt collection	I do not know
11/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/26/2013	Debt collection	I do not know
11/26/2013	Debt collection	Medical
11/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/26/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Amsher Collection Services, Inc.	AP	96672	Servicemember	N/A
Enova International, Inc.	DC	20011		N/A
Account Discovery Systems, LLC	TX	78230		N/A
Commercial Recovery Systems	GA	31093	Servicemember	N/A
CCS Financial Services, Inc.	AZ	85704		N/A
Encore Capital Group	FL	33145		N/A
Afni, Inc.	CA	94521	Older American	N/A
Synchrony Financial	WV	25405		N/A
Trident Asset Management, L.L.C.	VA	23451		N/A
The CBE Group, Inc.	KS	67218		N/A
Cavalry Investments, LLC	FL	33487		N/A
Account Control Technology, Inc.	AK	99503		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	TN	37083		N/A
Synchrony Financial	MI	48207		N/A
Convergent Resources, Inc.	MD	21076		N/A
Resurgent Capital Services L.P.	MI	48037		N/A
Encore Capital Group	VA	24055		N/A
R.M. Galicia, Inc.	CA	92596		N/A
Diversified Consultants, Inc.	TX	77065		N/A
Encore Capital Group	WA	99207	Older American, Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	11/12/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed	Yes	Yes
Postal mail	12/03/2013	Closed with non-monetary relief	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Phone	11/08/2013	Closed with explanation	Yes	No
Web	11/20/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	11/07/2013	Closed with monetary relief	Yes	No
Web	12/03/2013	Closed with non-monetary relief	Yes	No
Web	12/03/2013	Closed with explanation	Yes	Yes
Web	11/07/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Postal mail	11/26/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	Yes
Web	11/07/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

598510
589960
589978
612432
619134
619137
590013
598579
619164
590040
590047
622241
619244
590151
620262
613568
612596
612597
590234
612625

Debt Collection Complaints

Based on Consumer Complaints

12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	Federal student loan
12/03/2013	Debt collection	Medical
12/03/2013	Debt collection	Non-federal student loan
11/07/2013	Debt collection	Credit card
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/07/2013	Debt collection	I do not know
11/07/2013	Debt collection	Medical
11/07/2013	Debt collection	Credit card
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	Mortgage
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	Auto
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	Medical
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	I do not know
12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	TX	78041		N/A
URS Holding, LLC	IN	46222		N/A
Valarity, LLC	MO	65712		N/A
ECMC Group, Inc.	WA	98020		N/A
Federated Capital Corporation	AZ	85705	Older American, Servicemember	N/A
Portfolio Recovery Associates, Inc.	CA	92211		N/A
Citibank	NY	11941		N/A
Montgomery County Credit Bureau	TX	77305		N/A
Citibank	NJ	07033		N/A
Community Choice Financial, Inc.	UT	84010		N/A
Focus Holding Company	IL	60624		N/A
U.S. Bancorp	WI	53208		N/A
JPMorgan Chase & Co.	CA	93403		N/A
Encore Capital Group	MD	21213		N/A
FINEX Group LLC	CA	94578		N/A
Action Revenue Recovery, LLC	GA	30092		N/A
Capio Partners, LLC	CO	80237		N/A
Allied Interstate LLC	NY	10128		N/A
MicroBilt / PRBC (formerly CL Verify)	TX	78734		N/A
ONLINE Information Services, Inc.	KY	42701	Servicemember	N/A
Performant Financial Corporation	WV	24525		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	12/13/2013	Closed with non-monetary relief	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	No	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	11/08/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed	Yes	Yes
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Phone	12/04/2013	Closed with non-monetary relief	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Phone	12/13/2013	Closed with explanation	No	
Web	12/09/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with non-monetary relief	Yes	Yes
Referral	12/04/2013	Closed with non-monetary relief	Yes	No
Phone	12/04/2013	Closed with explanation	Yes	No
Web	12/06/2013	Closed with explanation	Yes	No
Phone	12/06/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

629369
619348
619351
619362
590358
620319
590399
590423
589013
619461
619491
619523
619560
619563
619570
619604
620274
619719
619726
619753
619778

Debt Collection Complaints

Based on Consumer Complaints

12/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/03/2013	Debt collection	I do not know
11/20/2013	Debt collection	Credit card
11/20/2013	Debt collection	Credit card
11/20/2013	Debt collection	Credit card
11/20/2013	Debt collection	Credit card
11/20/2013	Debt collection	I do not know
12/04/2013	Debt collection	Non-federal student loan
12/04/2013	Debt collection	I do not know
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Mortgage
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/20/2013	Debt collection	Payday loan
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Federal student loan
12/04/2013	Debt collection	I do not know
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Credit card
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

AllianceOne Recievables Management	NC	28270		N/A
Commonwealth Financial Systems, Inc.	TX	75969	Older American	N/A
Razor Capital, LLC	MD	20772		N/A
Dynamic Recovery Solutions, LLC	LA	70461	Older American, Servicemember	N/A
HSBC North America Holdings Inc.	LA	70461	Older American, Servicemember	N/A
Wells Fargo & Company	TX	77546		N/A
Citibank	TN	37405		N/A
Allied Interstate LLC	TX	77044		N/A
Diversified Consultants, Inc.	PA	19035		N/A
Convergent Resources, Inc.	FL	33180		N/A
Bank of America	MI	48158		N/A
Encore Capital Group	MA	02740		N/A
Community Choice Financial, Inc.				N/A
Jim Bottin Enterprises, Inc	IL	60915		N/A
Navient Solutions, Inc.	NY	14301		N/A
Protocol Recovery Service, Inc.	PA	15417		N/A
Aargon Agency, Inc.	TX	77044	Servicemember	N/A
Fidelity National Information Services, Inc. (FNIS)	TX	77044	Servicemember	N/A
Bank of America	GA	30906		N/A
The CBE Group, Inc.	PA	19137		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/03/2013	Closed with explanation	Yes	Yes
Phone	12/05/2013	Closed with explanation	Yes	No
Web	11/20/2013	Closed with explanation	Yes	No
Phone	11/22/2013	Closed with explanation	Yes	No
Phone	11/25/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Fax	11/20/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Web	12/09/2013	Closed with explanation	No	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	Yes
Phone	11/21/2013	Closed with explanation	Yes	No
Phone	12/12/2013	Closed with explanation	No	No
Web	12/10/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

619847

619877

604977

605921

605922

605934

605180

620477

620492

621689

620515

620525

606221

627940

627989

620661

628009

628010

621750

628028

Debt Collection Complaints

Based on Consumer Complaints

11/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Payday loan
12/10/2013	Debt collection	Medical
12/10/2013	Debt collection	Medical
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Credit card
11/26/2013	Debt collection	Credit card
12/04/2013	Debt collection	Mortgage
11/14/2013	Debt collection	Credit card
11/14/2013	Debt collection	Non-federal student loan
11/26/2013	Debt collection	Payday loan
11/26/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Credit card
11/26/2013	Debt collection	Auto
11/14/2013	Debt collection	I do not know
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Federal student loan
11/26/2013	Debt collection	Credit card
12/04/2013	Debt collection	I do not know
11/14/2013	Debt collection	I do not know
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Impersonated an attorney or official
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted me instead of my attorney
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Credit Systems,Inc.	AR	72209		N/A
Enova International, Inc.	OH	45305		N/A
Alorica Inc.	TX	74479		N/A
Expert Global Solutions, Inc.	PA	15009		N/A
Convergent Resources, Inc.	NC	27546		N/A
Synchrony Financial	MI	48093		N/A
Capital One	NY	11209		N/A
Encore Capital Group	IN	46241	Older American	N/A
Citibank	NY	11771		N/A
Navient Solutions, Inc.	FL	34027		N/A
World Acceptance Corporation	AL	35769		N/A
World Acceptance Corporation	AL	35769		N/A
Citibank	GA	30034		N/A
Solomon and Solomon, P.C.	NY	13206		N/A
Van Ru Credit Corporation	KS	67218		N/A
Ability Recovery Services, LLC	TX	75234		N/A
Diversified Consultants, Inc.	TX	77573		N/A
Navient Solutions, Inc.	AR	72946	Servicemember	N/A
Synchrony Financial	IN	47140	Servicemember	N/A
Account Discovery Systems, LLC	PA	19061		N/A
Convergent Resources, Inc.	CA	94404		N/A
Receivables Performance Management LLC	MD	20850		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	11/29/2013	Closed with explanation	No	
Web	12/10/2013	Closed with explanation	Yes	No
Phone	12/11/2013	Closed with explanation	Yes	Yes
Web	12/29/2013	Closed with explanation	Yes	No
Phone	12/04/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Postal mail	11/26/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	Yes
Web	11/27/2013	Closed with monetary relief	Yes	No
Phone	11/20/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Phone	11/18/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Web	12/10/2013	Closed with explanation	Yes	No
Referral	12/05/2013	Closed with explanation	Yes	No
Web	12/10/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Phone	01/15/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

613612
628047
628057
628064
620725
620730
613600
620764
598623
597143
612828
612829
598688
612862
598671
627655
620824
628192
612766
620867
598785
620917

Debt Collection Complaints

Based on Consumer Complaints

12/10/2013	Debt collection	Payday loan
11/26/2013	Debt collection	Federal student loan
12/10/2013	Debt collection	I do not know
11/26/2013	Debt collection	Federal student loan
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Credit card
12/10/2013	Debt collection	Mortgage
12/10/2013	Debt collection	Credit card
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Mortgage
11/21/2013	Debt collection	Auto
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Payday loan
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Credit card
11/21/2013	Debt collection	Credit card
11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

CNG Financial Corporation	ID	83835		N/A
Performant Financial Corporation	OR	97024		N/A
Encore Capital Group	UT	84721	Older American	N/A
American Student Assistance	OR	97024		N/A
The CMI Group, Inc.	UT	84109		N/A
Alorica Inc.	CA	90019		N/A
Financial Credit Service, Inc.	MO	64155		N/A
Greystone Alliance LLC	NY	10460		N/A
Bank of America	NJ	07712		N/A
Encore Capital Group	NC	28269		N/A
National Credit Systems,Inc.	CO	80011		N/A
Ditech Financial LLC	MD	21234		N/A
Prestige Financial Services, Inc.	TX	77077		N/A
NCC Business Services, Inc.	VA	20110	Servicemember	N/A
Credit Bureau Collection Services, Inc.	OK	73127		N/A
ERC	SC	29645		N/A
CNG Financial Corporation	MI	48214		N/A
Adler Wallach & Associates, Inc.	CA	95822		N/A
Portfolio Recovery Associates, Inc.	MD	21133		N/A
Encore Capital Group	MI	48122		N/A
CL Holdings, LLC	PA	19054		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/10/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with non-monetary relief	Yes	Yes
Web	12/17/2013	Closed with non-monetary relief	Yes	Yes
Web	11/26/2013	Closed with explanation	Yes	Yes
Postal mail	12/12/2013	Closed with non-monetary relief	Yes	No
Phone	12/13/2013	Closed with explanation	Yes	No
Phone	02/05/2014	Closed with explanation	Yes	No
Phone	11/21/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	Yes
Web	12/10/2013	Closed with explanation	Yes	No
Web	12/24/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with monetary relief	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Referral	12/13/2013	Closed with non-monetary relief	Yes	No
Web	12/10/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	No	
Phone	12/20/2013	Closed with non-monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

628272
614032
629242
614033
628293
628298
607225
598869
628979
628339
628343
620963
607269
607275
628370
628331
607300
627611
598981
607324
597954

Debt Collection Complaints

Based on Consumer Complaints

11/14/2013	Debt collection	Medical
11/26/2013	Debt collection	Credit card
12/04/2013	Debt collection	Medical
11/14/2013	Debt collection	I do not know
12/10/2013	Debt collection	Payday loan
12/20/2013	Debt collection	I do not know
11/21/2013	Debt collection	Credit card
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Mortgage
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	I do not know
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Payday loan
12/04/2013	Debt collection	Credit card
12/10/2013	Debt collection	I do not know
11/26/2013	Debt collection	Credit card
12/10/2013	Debt collection	Medical
11/21/2013	Debt collection	I do not know
11/21/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Expert Global Solutions, Inc.	AZ	85234		N/A
Capital One	NY	10473		N/A
Optimum Outcomes, Inc.	CA	93422		N/A
Ditech Financial LLC	PA	15026		N/A
Receivable Asset Management	NJ	08830	Older American	N/A
JPMorgan Chase & Co.	MD	20794		N/A
Fulton Friedman & Gullace LLP	MD	21123		N/A
I.C. System, Inc.	CO	80207		N/A
North Shore Agency, LLC	HI	96740		N/A
PNC Bank N.A.	OH	45420		N/A
Franklin Collection Service, Inc.	TX	77079		N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	08854		N/A
Marauder Corporation	GA	30013	Older American	N/A
Diversified Consultants, Inc.	MN	56062		N/A
Community Choice Financial, Inc.	OH	44134		N/A
Encore Capital Group	OK	73505		N/A
Encore Capital Group	MA	01602		N/A
Dynamic Recovery Solutions, LLC	CA	95677		N/A
First Credit Services Inc.	VA	20148		N/A
Mercantile Adjustment Bureau, LLC	NJ	08360		N/A
Bank of America	OR	97002		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/14/2013	Closed with explanation	Yes	No
Phone	12/08/2013	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with explanation	Yes	No
Phone	11/20/2013	Closed with explanation	Yes	No
Phone	12/12/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	11/21/2013	Closed with non-monetary relief	Yes	No
Referral	12/11/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	11/22/2013	Closed with explanation	Yes	No
Referral	12/05/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	Yes
Web	12/17/2013	Closed with explanation	No	
Web	12/17/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with explanation	Yes	Yes
Postal mail	12/11/2013	Closed with explanation	Yes	No
Referral	12/11/2013	Closed with non-monetary relief	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	12/10/2013	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	Yes
Web	11/21/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

598996
613136
621060
599037
628479
639999
607390
628502
599096
606738
621130
621149
628548
628568
607504
621178
628589
613302
628614
607571
607578

Debt Collection Complaints

Based on Consumer Complaints

11/21/2013	Debt collection	Credit card
11/26/2013	Debt collection	Federal student loan
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Medical
11/14/2013	Debt collection	Federal student loan
11/14/2013	Debt collection	I do not know
11/14/2013	Debt collection	Medical
11/14/2013	Debt collection	Non-federal student loan
11/21/2013	Debt collection	Credit card
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Payday loan
11/14/2013	Debt collection	Credit card
11/21/2013	Debt collection	I do not know
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/26/2013	Debt collection	I do not know
11/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	I do not know
11/21/2013	Debt collection	Payday loan
12/04/2013	Debt collection	Mortgage
12/16/2013	Debt collection	I do not know
12/04/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Indicated shouldn't respond to lawsuit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Recovery Solutions, LLC	CA	91356	Older American	N/A
Expert Global Solutions, Inc.	CA	92101		N/A
Seattle Service Bureau, Inc	WA	98433	Servicemember	N/A
Merchants Credit Adjusters, Inc.	NE	68130	Older American	N/A
EOS Holdings, Inc.	IL	60204		N/A
CL Holdings, LLC	AZ	85255		N/A
Expert Global Solutions, Inc.	IL	60636		N/A
Delta Management Associates, Inc.	MA	02090		N/A
Encore Capital Group	OR	97229		N/A
Scott Lowery Law Office, P.C.	CO	81639		N/A
Check into Cash, Inc.	AZ	85712		N/A
Encore Capital Group	TX	75023		N/A
Allied Interstate LLC	MD	20904		N/A
Glass Mountain Capital, LLC	SC	29640		N/A
Portfolio Recovery Associates, Inc.	FL	33351		N/A
The CMI Group, Inc.	AZ	85060		N/A
Encore Capital Group	GA	30066		N/A
ACE Cash Express Inc.	CA	91901		N/A
Bank of America	FL	34656		N/A
First Data Corporation	CA	95054		N/A
JH Portfolio Debt Equities, LLC	NY	11418	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	12/12/2013	Closed	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Phone	12/13/2013	Closed with explanation	No	No
Postal mail	11/18/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with monetary relief	Yes	No
Phone	11/18/2013	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed with non-monetary relief	Yes	Yes
Phone	12/26/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with monetary relief	Yes	No
Web	11/14/2013	Closed with explanation	Yes	Yes
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Phone	12/19/2013	Closed with explanation	Yes	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with non-monetary relief	Yes	No
Web	12/04/2013	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with non-monetary relief	Yes	No
Web	12/19/2013	Closed	No	
Referral	12/05/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

606770
613338
621239
607603
599263
599269
599276
599284
607636
628688
635296
599350
607692
635309
613429
613431
621741
607715
620399
635329
621341

Debt Collection Complaints

Based on Consumer Complaints

12/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Medical
11/21/2013	Debt collection	Credit card
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Medical
12/04/2013	Debt collection	I do not know
11/21/2013	Debt collection	Payday loan
11/15/2013	Debt collection	Medical
12/20/2013	Debt collection	I do not know
11/15/2013	Debt collection	Auto
11/21/2013	Debt collection	Credit card
12/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/21/2013	Debt collection	Credit card
11/27/2013	Debt collection	Credit card
12/11/2013	Debt collection	Credit card
12/11/2013	Debt collection	Credit card
12/11/2013	Debt collection	Credit card
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

C.Tech Collections, Inc.	NY	11372	N/A
GLA Collection Company, Inc.	KY	40243	N/A
Synchrony Financial	MI	48240	N/A
CL Holdings, LLC	NJ	07462	N/A
American Collections Enterprise, Inc.	NY	10901	N/A
First National Collection Bureau, Inc.	PA	17847	N/A
Check into Cash, Inc.			N/A
CCS Financial Services, Inc.	FL	34285	N/A
Diversified Consultants, Inc.	CA	92543	N/A
Johnson Mark LLC	UT	84081	N/A
Global Credit & Collection Corporation	PA	19446	N/A
Windham Professionals	FL	33055	N/A
Credit Protection Association, L.P.	NY	10573	N/A
Hunter Warfield, Inc.	FL	33496	N/A
Harvard Collections, LLC	IL	60067	N/A
Allied Interstate LLC	TX	78738	N/A
Merchants' Credit Guide Company	FL	32503	N/A
Northland Group, Inc.	SD	57106	N/A
Resurgent Capital Services L.P.	SD	57106	N/A
Northland Group, Inc.	SD	57106	N/A
Williams & Fudge, Inc	VA	20110	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/30/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with explanation	Yes	No
Postal mail	11/26/2013	Closed with monetary relief	Yes	No
Referral	12/12/2013	Closed with explanation	Yes	No
Web	11/14/2013	Closed with explanation	Yes	No
Referral	01/14/2014	Closed with explanation	Yes	No
Phone	11/22/2013	Closed with monetary relief	Yes	No
Web	11/14/2013	Closed with non-monetary relief	Yes	No
Phone	01/06/2014	Closed with explanation	Yes	No
Web	11/18/2013	Closed with explanation	Yes	No
Web	11/21/2013	Closed	No	No
Phone	12/05/2013	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	Yes
Web	12/10/2013	Closed with explanation	No	No
Web	11/26/2013	Closed with explanation	No	
Referral	12/27/2013	Closed with non-monetary relief	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Web	12/10/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

639964
621370
606751
628833
599466
621409
607796
599487
641251
597352
607826
621479
607874
629447
614194
641318
614286
629452
629453
629454
635527

Debt Collection Complaints

Based on Consumer Complaints

12/11/2013	Debt collection	Credit card
12/11/2013	Debt collection	Credit card
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	I do not know
12/21/2013	Debt collection	Mortgage
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	I do not know
12/11/2013	Debt collection	Non-federal student loan
12/04/2013	Debt collection	Payday loan
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/04/2013	Debt collection	Medical
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/21/2013	Debt collection	Credit card
12/21/2013	Debt collection	Medical
12/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/21/2013	Debt collection	Federal student loan
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Auto
12/30/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	FL	32763	Servicemember	N/A
JPMorgan Chase & Co.	FL	32763	Servicemember	N/A
Diversified Consultants, Inc.	CA	92614		N/A
Capital One	GA	31087		N/A
Nationstar Mortgage	NV	89012		N/A
Fifth Third Financial Corporation	OH	43204		N/A
Diversified Adjustment Service, Inc.	TX	77399		N/A
Williams & Fudge, Inc	VA	23454		N/A
CNG Financial Corporation	NJ	08081		N/A
OneMain Financial Holdings, LLC	SC	29466		N/A
Enova International, Inc.	MO	63112		N/A
Retrieval-Masters Creditors Bureau, Inc.				N/A
FirstSource Advantage, LLC	IN	46360		N/A
BYL Collection Services	GA	30907		N/A
Portfolio Recovery Associates, Inc.	OR	97206		N/A
Alliance Collection Agencies, Inc.	WI	54481		N/A
CCS Financial Services, Inc.	NC	28690		N/A
Sallie Mae	FL	33436		N/A
First Credit Services Inc.	NY	10016	Older American	N/A
Santander Consumer USA Holdings Inc	MI	49116		N/A
Stephens and Michaels Associates, Inc.	OH	44129		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	12/10/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Referral	12/30/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with explanation	Yes	Yes
Web	12/09/2013	Closed	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Phone	11/22/2013	Closed with non-monetary relief	No	No
Web	12/04/2013	Closed with explanation	Yes	Yes
Fax	12/23/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with non-monetary relief	Yes	No
Web	11/21/2013	Closed with explanation	Yes	Yes
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

629466
629467
614302
622170
641344
635553
630560
629348
621560
614347
634636
607981
620427
634654
641402
641409
640230
608030
635632
635858
649474

Debt Collection Complaints

Based on Consumer Complaints

12/11/2013	Debt collection	Credit card
12/11/2013	Debt collection	I do not know
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/21/2013	Debt collection	Medical
12/11/2013	Debt collection	Federal student loan
12/16/2013	Debt collection	Payday loan
12/21/2013	Debt collection	Auto
11/27/2013	Debt collection	I do not know
12/21/2013	Debt collection	Credit card
12/22/2013	Debt collection	Medical
11/27/2013	Debt collection	Credit card
12/05/2013	Debt collection	Medical
12/05/2013	Debt collection	Medical
12/22/2013	Debt collection	Medical
12/11/2013	Debt collection	Medical
12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Wells Fargo & Company	NJ	07065		N/A
Merchants Credit Adjusters, Inc.	MO	63106		N/A
First National Collection Bureau, Inc.	NC	28054		N/A
Williams & Fudge, Inc	IN	46807		N/A
NRA Group, LLC	NY	11757		N/A
Merchants Credit Corporation	WA	98012	Servicemember	N/A
Performant Financial Corporation	WI	53405		N/A
Oracle Financial Group LLC.	OR	97223	Servicemember	N/A
Caine & Weiner Co. Inc.	NY	11566		N/A
LexisNexis	VA	22032	Servicemember	N/A
Citibank	MI	48182		N/A
JP Recovery Services, Inc.	OH	44062		N/A
Meyer & Njus, P.A.	IL	62010		N/A
Grant & Weber	CA	90011		N/A
Michael G. Niles	KY	42025		N/A
The Thomas Agency, Inc.	ME	04357	Servicemember	N/A
Grant & Weber	CA	93001		N/A
The CBE Group, Inc.	PA	17745		N/A
Pinnacle Credit Services, LLC	IL	60634		N/A
Virtuoso Sourcing Group, LLC.	GA	30253	Servicemember	N/A
Estate Information Services, LLC	PA	16833		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/11/2013	Closed with non-monetary relief	Yes	No
Referral	12/12/2013	Closed with monetary relief	No	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	11/15/2013	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/21/2013	Closed with explanation	Yes	Yes
Fax	12/12/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	No	
Web	12/21/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with non-monetary relief	Yes	No
Web	12/21/2013	Closed	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	No	
Referral	12/13/2013	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with non-monetary relief	Yes	No
Web	12/16/2013	Closed	Yes	No
Referral	12/06/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

629592
629593
648850
599790
622410
641656
629615
635726
641534
614466
641540
641549
614473
622384
622466
641581
629652
629688
629698
635827
622495

Debt Collection Complaints

Based on Consumer Complaints

12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/22/2013	Debt collection	I do not know
11/15/2013	Debt collection	Medical
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Auto
12/30/2013	Debt collection	Auto
11/15/2013	Debt collection	Mortgage
12/11/2013	Debt collection	Credit card
11/27/2013	Debt collection	Auto
12/23/2013	Debt collection	Payday loan
11/15/2013	Debt collection	Auto
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Credit card
12/17/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Miller Davis & Peoples	CA	92129		N/A
Encore Capital Group	MI	48893		N/A
R.M. Galicia, Inc.	CA	90272		N/A
Credit Protection Association, L.P.	OH	44123		N/A
Ford Motor Credit Company	CO	80917	Older American, Servicemember	N/A
USAA Savings	ND	58103		N/A
Ocwen	NY	10301		N/A
JPMorgan Chase & Co.	MA	02375	Older American	N/A
Credit Acceptance Corporation	WA	98632		N/A
Delbert Services	NY	10965		N/A
Wheels Financial Group, LLC	CA	93063		N/A
Southwest Credit Systems, L.P.	IN	47403		N/A
Hunter Warfield, Inc.	TX	75013		N/A
EOS Holdings, Inc.	OR	97070		N/A
Trident Asset Management, L.L.C.	IL	60177		N/A
Diversified Consultants, Inc.	TN	37042	Servicemember	N/A
National Credit Systems,Inc.	PA	18103		N/A
Receivables Performance Management LLC	CA	94112		N/A
Lloyd & McDaniel, PLC	KY	40361		N/A
Professional Accounts Service, Inc. (Indiana)	IN	47715		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/29/2014	Closed with explanation	Yes	No
Web	12/22/2013	Closed with non-monetary relief	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with non-monetary relief	Yes	No
Phone	12/23/2013	Closed with explanation	Yes	Yes
Referral	01/10/2014	Closed with explanation	Yes	Yes
Web	11/22/2013	Closed with explanation	Yes	No
Phone	12/12/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/22/2013	Closed with explanation	No	Yes
Phone	11/29/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with non-monetary relief	Yes	No
Referral	12/12/2013	Closed with non-monetary relief	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed	Yes	Yes
Web	12/23/2013	Closed with explanation	No	

Debt Collection Complaints

Based on Consumer Complaints

635837
641632
599970
622517
636379
649654
599940
630642
614576
642727
599851
649679
623428
636408
629768
600007
615461
622566
642765
636465

Debt Collection Complaints

Based on Consumer Complaints

11/27/2013	Debt collection	Medical
11/27/2013	Debt collection	Credit card
12/17/2013	Debt collection	Medical
11/15/2013	Debt collection	Credit card
12/11/2013	Debt collection	I do not know
12/11/2013	Debt collection	I do not know
12/17/2013	Debt collection	Non-federal student loan
12/11/2013	Debt collection	Federal student loan
12/17/2013	Debt collection	Federal student loan
11/27/2013	Debt collection	Payday loan
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/17/2013	Debt collection	Credit card
12/17/2013	Debt collection	Credit card
12/17/2013	Debt collection	Non-federal student loan
12/11/2013	Debt collection	I do not know
12/05/2013	Debt collection	Payday loan
11/27/2013	Debt collection	Credit card
11/15/2013	Debt collection	Non-federal student loan
11/27/2013	Debt collection	Credit card
11/27/2013	Debt collection	Credit card
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Sued w/o proper notification of suit

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Io, Inc.	MD	21043	Servicemember	N/A
HSBC North America Holdings Inc.	FL	34608		N/A
Seattle Service Bureau, Inc	IL	61704		N/A
William C. Grossman Law, PLLC.	MI	49503		N/A
SunTrust Banks, Inc.	FL	33056		N/A
Portfolio Recovery Associates, Inc.	IL	60467		N/A
Access Receivables Management	GA	30126		N/A
Allied Interstate LLC	NC	27603		N/A
Navient Solutions, Inc.	FL	33317		N/A
Accurate Financial Partners	SD	57350		N/A
Diversified Consultants, Inc.	NV	89084	Servicemember	N/A
Capital One	PA	19151		N/A
The Minacs Group (USA) Inc.	AZ	85027		N/A
Williams & Fudge, Inc	GA	30116	Servicemember	N/A
Stellar Recovery Inc.	NY	11417	Servicemember	N/A
CNG Financial Corporation	OH	44837	Older American	N/A
Borenstein & Associates, LLC	NM	87106		N/A
United Collection Bureau, Inc.	OH	43123		N/A
Mary Jane M. Elliott, P.C. Attorneys At Law	MI	48851		N/A
Encore Capital Group	MI	48851		N/A
Performant Financial Corporation	AL	35750		N/A
Encore Capital Group	NJ	08096	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	12/18/2013	Closed	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Phone	12/13/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with non-monetary relief	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Phone	12/06/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	No	Yes
Web	11/26/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

614632
614138
636484
600035
629839
629847
636497
629857
636353
614663
637580
636521
636525
636538
629904
622648
615360
600159
614730
614731
642371
614744

Debt Collection Complaints

Based on Consumer Complaints

12/17/2013	Debt collection	Auto
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	I do not know
11/15/2013	Debt collection	Auto
12/23/2013	Debt collection	I do not know
12/17/2013	Debt collection	Credit card
11/27/2013	Debt collection	Credit card
12/17/2013	Debt collection	Mortgage
12/05/2013	Debt collection	Medical
11/15/2013	Debt collection	I do not know
12/05/2013	Debt collection	Auto
12/05/2013	Debt collection	Payday loan
12/23/2013	Debt collection	I do not know
12/23/2013	Debt collection	I do not know
11/15/2013	Debt collection	Mortgage
12/30/2013	Debt collection	Credit card
12/23/2013	Debt collection	I do not know
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Federal student loan
12/11/2013	Debt collection	I do not know
11/27/2013	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Byrider Franchising, LLC	OH	45205		N/A
Professional Debt Mediation, Inc.	WV	25801	Servicemember	N/A
Dynamic Recovery Solutions, LLC	NM	87114		N/A
Ally Financial Inc.	FL	34224		N/A
FirstPoint Collection Resources	VA	23059		N/A
Capital One	MD	20747		N/A
The Best Service Co.,Inc	CA	95963		N/A
Select Portfolio Servicing, Inc	WA	98321		N/A
Merchants Credit Corporation	WA	98015		N/A
Encore Capital Group	VA	24101		N/A
Wells Fargo & Company	MI	48088	Older American	N/A
Oracle Financial Group LLC.	TN	37035		N/A
Dynamic Recovery Solutions, LLC	FL	32960		N/A
Couch Conville & Blitt LLC	LA	70605		N/A
Ditech Financial LLC	NY	12306		N/A
Portfolio Recovery Associates, Inc.	VA	23434	Servicemember	N/A
Encore Capital Group	NY	10977		N/A
Encore Capital Group	MD	20912	Older American	N/A
Alorica Inc.	FL	34761		N/A
Asset Recovery Solutions, LLC	IL	60641		N/A
Synchrony Financial	HI	96720		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/20/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/26/2013	Closed with explanation	Yes	Yes
Web	11/15/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Phone	12/20/2013	Closed with explanation	Yes	No
Phone	11/29/2013	Closed with explanation	Yes	Yes
Postal mail	12/20/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	No
Phone	12/06/2013	Closed with non-monetary relief	Yes	No
Web	12/05/2013	Closed with explanation	No	
Web	01/13/2014	Closed	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	11/25/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with non-monetary relief	Yes	No
Fax	12/30/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Phone	01/13/2014	Closed with non-monetary relief	Yes	No
Phone	11/29/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

636339
614749
597312
600196
642868
636581
614758
638125
622344
600237
622709
622710
642924
642931
600280
649914
642704
636680
622762
630070
614871

Debt Collection Complaints

Based on Consumer Complaints

11/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Mortgage
11/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/15/2013	Debt collection	Non-federal student loan
11/27/2013	Debt collection	I do not know
12/17/2013	Debt collection	I do not know
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	Non-federal student loan
11/27/2013	Debt collection	Payday loan
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	Medical
12/30/2013	Debt collection	Auto
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	I do not know
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	I do not know
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Diversified Consultants, Inc.	CA	95112		N/A
Clark County Collection Service	AZ	85281	Older American	N/A
Seterus, Inc.	CO	80127	Older American, Servicemember	N/A
Encore Capital Group	CA	92602		N/A
Navient Solutions, Inc.	NC	28083	Servicemember	N/A
Afni, Inc.	TX	75206	Older American	N/A
Convergent Resources, Inc.	FL	32809		N/A
First National Collection Bureau, Inc.	IL	60422		N/A
Regional Management Corp.	TX	75052		N/A
Regional Management Corp.	TX	75052		N/A
Radius Global Solutions LLC	PA	19128		N/A
Eisenburg,Whitman and Associates	CA	94583		N/A
States Recovery Systems, Inc.	AK	99506	Servicemember	N/A
Expert Global Solutions, Inc.	NY	11209		N/A
Hyundai Capital America	IL	60510		N/A
Access Receivables Management	CO	80202		N/A
Capio Partners, LLC	GA	31599		N/A
ERC	GA	30039		N/A
Greystone Alliance LLC	NY	14222		N/A
Credit Protection Association, L.P.	GA	30039		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/15/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	12/02/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	11/15/2013	Closed with explanation	Yes	Yes
Web	11/27/2013	Closed	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Referral	12/06/2013	Closed with explanation	No	
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with non-monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	No	
Web	11/27/2013	Closed with non-monetary relief	Yes	No
Referral	11/29/2013	Closed with explanation	Yes	No
Postal mail	01/02/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Referral	12/31/2013	Closed with non-monetary relief	Yes	No
Web	12/23/2013	Closed with non-monetary relief	Yes	No
Phone	11/29/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

600320
648825
600349
597308
600385
614945
636709
614947
642980
642981
651407
614959
614991
615025
651805
643140
650077
636821
615063
636822

Debt Collection Complaints

Based on Consumer Complaints

12/23/2013	Debt collection	I do not know
12/17/2013	Debt collection	Payday loan
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	Payday loan
12/17/2013	Debt collection	I do not know
12/30/2013	Debt collection	Credit card
12/30/2013	Debt collection	Credit card
12/17/2013	Debt collection	Medical
12/17/2013	Debt collection	Credit card
12/30/2013	Debt collection	Payday loan
12/30/2013	Debt collection	Payday loan
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Non-federal student loan
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	I do not know
12/17/2013	Debt collection	I do not know
12/31/2013	Debt collection	Medical
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/17/2013	Debt collection	I do not know
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Indicated committed crime not paying
False statements or representation	Impersonated an attorney or official

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	MO	65202		N/A
Check into Cash, Inc.	WA	98902	Servicemember	N/A
A & S Collection Associates, Inc.	NY	14075	Older American	N/A
Stellar Recovery Inc.	WI	53404		N/A
Enova International, Inc.	LA	70131	Servicemember	N/A
CCB Credit Serivces, Inc	SD	57108		N/A
Capital One	TX	79424		N/A
Portfolio Recovery Associates, Inc.	TX	79424		N/A
Equidata, Inc.	VA	23320	Servicemember	N/A
Portfolio Recovery Associates, Inc.	TX	77070		N/A
Accurate Financial Partners	IN	46706		N/A
United Debt Holdings, LLC	IN	46706		N/A
Allied Collection Services, Inc. (Nevada)	NH	03456	Servicemember	N/A
Wells Fargo & Company	ID	83646		N/A
Jim Bottin Enterprises, Inc	WI	53110		N/A
Stoneleigh Recovery Associates, LLC	VA	22603		N/A
Primary Financial Services L.L.C.	GA	30066		N/A
The CBE Group, Inc.	CA	90403		N/A
AllianceOne Recievables Management	GA	30024		N/A
Resurgent Capital Services L.P.	TX	78240		N/A
Convergent Resources, Inc.	AZ	85281	Older American	N/A
Stellar Recovery Inc.	TN	37067		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	12/17/2013	Closed with monetary relief	Yes	No
Phone	01/17/2014	Closed with explanation	Yes	No
Phone	01/03/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	01/23/2014	Closed	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	12/23/2013	Closed with explanation	Yes	Yes
Web	12/23/2013	Closed with explanation	Yes	No
Phone	01/08/2014	Closed with non-monetary relief	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Postal mail	01/06/2014	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	Yes
Web	01/03/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

643176
636895
650180
643217
650207
636927
650232
650231
636942
636945
651888
651890
650267
643846
643335
649721
643370
637069
650416
643437
636273
650432

Debt Collection Complaints

Based on Consumer Complaints

12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	I do not know
12/23/2013	Debt collection	I do not know
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Mortgage
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	I do not know
12/31/2013	Debt collection	I do not know
12/31/2013	Debt collection	I do not know
12/31/2013	Debt collection	I do not know
12/17/2013	Debt collection	Medical
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/17/2013	Debt collection	Medical
12/23/2013	Debt collection	Credit card
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Credit card
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/17/2013	Debt collection	I do not know
12/17/2013	Debt collection	Medical
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued w/o proper notification of suit
Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Afni, Inc.	VA	20166		N/A
Pinnacle Credit Services, LLC	NY	10954		N/A
Encore Capital Group	CA	91301		N/A
Nathan & Nathan, P.C.	TN	38141		N/A
Nationstar Mortgage	CA	93105		N/A
Encore Capital Group	PA	19121		N/A
Encore Capital Group	CA	92653		N/A
Portfolio Recovery Associates, Inc.	CA	95073	Servicemember	N/A
Regional Credit Solutions	CO	81101		N/A
Delbert Services	VA	24347		N/A
Experian	AZ	85705		N/A
Delbert Services	NC	28516		N/A
Diversified Consultants, Inc.	CT	06405		N/A
Alliance Collection Agencies, Inc.	NY	10977		N/A
Forster & Garbus LLP	NY	11412		N/A
Bull City Financial Solutions, Inc	IN	46214		N/A
Portfolio Recovery Associates, Inc.	FL	33407		N/A
Afni, Inc.	FL	33498	Older American	N/A
National Credit Adjusters, LLC	TX	78254		N/A
Mitchell Rubenstein & Associates, P.C.	DC	20018		N/A
The CMI Group, Inc.	UT	84049		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/30/2013	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with non-monetary relief	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/31/2013	Closed	Yes	No
Web	12/31/2013	Closed with explanation	Yes	No
Phone	12/30/2013	Closed with explanation	Yes	No
Fax	01/08/2014	Closed with non-monetary relief	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Phone	01/08/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Postal mail	01/06/2014	Closed with explanation	Yes	No
Fax	12/23/2013	Closed with explanation	Yes	No
Phone	01/13/2014	Closed	Yes	No
Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

650444
649134
642382
650459
651391
650479
643511
650516
650543
650553
637224
637275
643621
637287
643642
650625
650642
637350
637377
637383
651852

Debt Collection Complaints

Based on Consumer Complaints

12/31/2013	Debt collection	Credit card
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Medical
12/31/2013	Debt collection	Credit card
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/31/2013	Debt collection	Medical
12/05/2013	Debt collection	I do not know
12/05/2013	Debt collection	I do not know
12/05/2013	Debt collection	Credit card
12/05/2013	Debt collection	I do not know
12/05/2013	Debt collection	Credit card
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	I do not know
11/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/27/2013	Debt collection	Federal student loan
11/27/2013	Debt collection	I do not know
11/27/2013	Debt collection	I do not know
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/28/2013	Debt collection	I do not know
11/28/2013	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	MA	04027		N/A
Portfolio Recovery Associates, Inc.	OK	73072		N/A
Applied Business Services, Inc.	NC	28590		N/A
HSBC North America Holdings Inc.	GA	31206	Older American	N/A
Real Time Resolutions	MN	55345		N/A
Stellar Recovery Inc.	MN	55409		N/A
Fairway Collections, LLC	WA	98509		N/A
I.C. System, Inc.	TX	77075		N/A
Ocwen	FL	33169		N/A
JPMorgan Chase & Co.	NJ	07044		N/A
Webster Account Solutions LLC	WA	99352		N/A
Douglas, Chancellor, Meyers and Associates, LLC	MO	65251		N/A
Platinum Holdings Group, LLC	SC	29316	Servicemember	N/A
Strategic Alliances, Inc.	IL	60608		N/A
EOS Holdings, Inc.	TX	78212	Older American	N/A
Navient Solutions, Inc.	CT	06095		N/A
Allied Interstate LLC	CA	92109		N/A
Portfolio Recovery Associates, Inc.	OR	97007		N/A
Encore Capital Group	CA	90048		N/A
Portfolio Recovery Associates, Inc.	FL	33351		N/A
Zions Bancorporation	AZ	85338		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	01/13/2014	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Phone	01/08/2014	Closed with explanation	Yes	No
Web	12/31/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	12/31/2013	Closed with monetary relief	Yes	No
Web	12/06/2013	Closed with explanation	Yes	No
Referral	12/06/2013	Closed with explanation	Yes	No
Postal mail	12/06/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	Yes
Web	01/29/2014	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	No	
Web	12/12/2013	Closed with explanation	Yes	No
Referral	11/29/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	No
Web	12/04/2013	Closed with non-monetary relief	Yes	Yes
Referral	11/29/2013	Closed with non-monetary relief	Yes	No
Referral	12/23/2013	Closed with explanation	Yes	Yes
Web	11/27/2013	Closed with explanation	Yes	No
Web	11/27/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

650763
637416
649078
651887
650936
650952
651000
622814
622881
623439
623003
623037
623088
623104
615171
615188
615202
615195
637463
615270
615277

Debt Collection Complaints

Based on Consumer Complaints

11/28/2013	Debt collection	Medical
11/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/28/2013	Debt collection	Payday loan
11/28/2013	Debt collection	Medical
11/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/01/2014	Debt collection	I do not know
11/29/2013	Debt collection	Auto
12/17/2013	Debt collection	Medical
01/01/2014	Debt collection	Mortgage
01/01/2014	Debt collection	Credit card
12/05/2013	Debt collection	Mortgage
01/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
11/29/2013	Debt collection	I do not know
12/23/2013	Debt collection	Credit card
01/08/2014	Debt collection	Credit card
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Federal student loan
12/17/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

AmeriCollect	WI	53121		N/A
Rent Recovery Solutions	FL	34211		N/A
TekCollect Inc.	PA	18702		N/A
Accurate Financial Partners	WV	26159	Older American, Servicemember	N/A
Choice Recovery, Inc.	OH	43214	Older American	N/A
Encore Capital Group	MI	48310		N/A
ARM WNY LLC	TX	76028		N/A
SunTrust Banks, Inc.	OK	73099		N/A
WAKEFIELD & ASSOCIATES, INC.	CO	80124		N/A
Rushmore Loan Management Services LLC	VA	22202	Servicemember	N/A
Resurgent Capital Services L.P.	AZ	85205		N/A
Carrington Mortgage Holdings, LLC.	CA	95209		N/A
Southwest Credit Systems, L.P.	RI	02905	Servicemember	N/A
ConServe	MD	20613		N/A
Encore Capital Group	VA	23454		N/A
Citibank	NC	28052	Older American	N/A
Stellar Recovery Inc.	DE	19702		N/A
Olympic Collection Inc.	WA	98093		N/A
Ceannate	NC	27012		N/A
EOS Holdings, Inc.	LA	70461	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	11/27/2013	Closed with explanation	Yes	Yes
Web	11/28/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	11/28/2013	Closed with explanation	Yes	No
Web	11/28/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with explanation	No	Yes
Web	11/29/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	01/01/2014	Closed with explanation	Yes	Yes
Web	11/29/2013	Closed with explanation	Yes	No
Postal mail	01/03/2014	Closed with non-monetary relief	Yes	No
Phone	01/09/2014	Closed with non-monetary relief	Yes	No
Phone	12/23/2013	Closed with explanation	Yes	No
Postal mail	11/29/2013	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

615297
615322
614150
615325
615338
615339
651254
615831
637519
651303
651275
622347
648889
615858
643844
659400
637543
615876
659412
638308

Debt Collection Complaints

Based on Consumer Complaints

01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/02/2014	Debt collection	Mortgage
11/29/2013	Debt collection	Payday loan
12/05/2013	Debt collection	Medical
12/18/2013	Debt collection	Credit card
11/29/2013	Debt collection	I do not know
12/05/2013	Debt collection	I do not know
01/08/2014	Debt collection	Credit card
12/11/2013	Debt collection	I do not know
12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	Medical
11/29/2013	Debt collection	Payday loan
01/08/2014	Debt collection	Mortgage
12/11/2013	Debt collection	Medical
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	I do not know
12/24/2013	Debt collection	Medical
12/06/2013	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Credit Systems,Inc.	CO	80905		N/A
PNC Bank N.A.	FL	32174	Servicemember	N/A
Community Choice Financial, Inc.	OH	45040		N/A
Alorica Inc.	TX	78228	Older American, Servicemember	N/A
Encore Capital Group	MS	39232		N/A
GLA Collection Company, Inc.	MN	55337		N/A
First Choice Assets LLC.	DC	20016		N/A
Asta Funding, Inc	FL	34996		N/A
HCFS Health Care Financial Services, Inc.	NY	13108	Servicemember	N/A
McKenzie Paul & Associates	RI	02915		N/A
Meade & Associates, Inc.	OH	43211		N/A
Penn Credit Corporation	NJ	08736		N/A
Worldwide Processing Group, LLC	TX	77584		N/A
Bank of America	CA	92505		N/A
Penn Credit Corporation	PA	19138		N/A
Bonded Adjustment Company	WA	98502		N/A
Expert Global Solutions, Inc.	AZ	85041		N/A
Enova International, Inc.	ME	04730		N/A
Encore Capital Group	RI	02816		N/A
ATG Credit, LLC	NY	10305	Older American	N/A
Unlimited Progress Corp	MO	63125		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/01/2014	Closed with explanation	No	
Web	01/02/2014	Closed with explanation	Yes	No
Web	11/29/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	Yes
Web	11/29/2013	Closed with non-monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/08/2014	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	No	
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/31/2013	Closed with explanation	Yes	Yes
Web	12/02/2013	Closed with non-monetary relief	Yes	No
Referral	01/09/2014	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Phone	12/23/2013	Closed	No	Yes
Web	12/05/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	12/06/2013	Closed with non-monetary relief	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

652164

652768

615953

623357

639609

615970

623370

659503

630123

646296

642454

644671

616727

660774

630144

642467

623408

652231

644688

644263

624116

Debt Collection Complaints

Based on Consumer Complaints

12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	I do not know
12/18/2013	Debt collection	Credit card
01/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Federal student loan
12/18/2013	Debt collection	Credit card
12/24/2013	Debt collection	Medical
12/18/2013	Debt collection	I do not know
12/06/2013	Debt collection	Credit card
12/06/2013	Debt collection	Credit card
01/02/2014	Debt collection	I do not know
12/18/2013	Debt collection	I do not know
12/06/2013	Debt collection	Payday loan
12/11/2013	Debt collection	Payday loan
12/18/2013	Debt collection	Medical
11/29/2013	Debt collection	Payday loan
12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	Credit card
01/02/2014	Debt collection	Mortgage
01/02/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

World Acceptance Corporation	OK	74451		N/A
Global Credit & Collection Corporation	WA	98110		N/A
Credit Corp Solutions Inc.	NJ	08003		N/A
Resurgent Capital Services L.P.	NY	14580		N/A
LHR Inc.	NY	14580		N/A
Alorica Inc.	FL	33068		N/A
GC Services Limited Partnership	PA	19382		N/A
Valley Credit Service, Inc. (OR)	OR	97405		N/A
Professional Receivables Network	TX	78253		N/A
Cavalry Investments, LLC	CA	92833	Servicemember	N/A
Bank of America	CA	92833	Servicemember	N/A
Encore Capital Group	TX	78750		N/A
National Credit Systems,Inc.	KY	40206		N/A
Advance America, Cash Advance Centers, Inc.	TX	75211		N/A
Enova International, Inc.	HI	96793		N/A
I.C. System, Inc.	MA	02445		N/A
Delbert Services	FL	32303		N/A
A/R CONCEPTS, INC.	IL	60185		N/A
Encore Capital Group	PA	17872		N/A
Resurgent Capital Services L.P.	IA	50312		N/A
Cavalry Investments, LLC	AZ	86305	Servicemember	N/A
Encore Capital Group	TX	75149		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/07/2014	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	Yes
Web	01/08/2014	Closed with explanation	Yes	Yes
Web	01/08/2014	Closed with explanation	Yes	Yes
Web	12/17/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with non-monetary relief	Yes	No
Web	01/14/2014	Closed with explanation	No	
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with monetary relief	Yes	No
Web	12/05/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with non-monetary relief	Yes	No
Web	12/17/2013	Closed with explanation	Yes	Yes
Web	12/05/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	11/29/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Phone	01/06/2014	Closed with non-monetary relief	Yes	No
Web	12/24/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

644709
630176
648985
659314
659315
648987
642475
646287
642476
624185
624186
652256
648990
624193
630206
648992
616673
624203
652285
644729
652287
652296

Debt Collection Complaints

Based on Consumer Complaints

12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/06/2013	Debt collection	Payday loan
01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/06/2013	Debt collection	I do not know
12/11/2013	Debt collection	Non-federal student loan
12/11/2013	Debt collection	I do not know
01/08/2014	Debt collection	Credit card
12/11/2013	Debt collection	Auto
11/29/2013	Debt collection	Payday loan
01/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
11/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/11/2013	Debt collection	Auto
01/08/2014	Debt collection	Non-federal student loan
12/24/2013	Debt collection	I do not know
12/24/2013	Debt collection	I do not know
12/24/2013	Debt collection	I do not know
01/08/2014	Debt collection	Payday loan
12/24/2013	Debt collection	Medical
12/11/2013	Debt collection	Credit card
12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Called outside of 8am-9pm
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Afni, Inc.	CA	91935		N/A
National Credit Adjusters, LLC	OH	43081		N/A
Encore Capital Group	PA	19137		N/A
CashCall, Inc.	FL	34610		N/A
Capital Alliance Financial, LLC	MN	56586		N/A
Navient Solutions, Inc.	RI	02906		N/A
Gatestone & Co. International Inc.	CA	90631	Older American	N/A
Portfolio Recovery Associates, Inc.	CA	91761		N/A
Wells Fargo & Company	TX	76028		N/A
Delbert Services	SC	29483		N/A
Southwest Credit Systems, L.P.	FL	33321	Older American	N/A
Navient Solutions, Inc.	TX	75068		N/A
Citibank	WA	98284		N/A
ECMC Group, Inc.	TX	75243		N/A
Mandarich Law Group, LLP	CA	95945		N/A
Apelles, LLC	CA	92563		N/A
Greystone Alliance LLC	LA	70605	Older American	N/A
Delbert Services	NJ	08854		N/A
Deca Financial Services LLC	VA	23451	Servicemember	N/A
Stenger & Stenger, P.C	IN	46538		N/A
Expert Global Solutions, Inc.	TX	77433		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/18/2013	Closed with explanation	Yes	No
Web	12/05/2013	Closed with explanation	Yes	Yes
Web	01/07/2014	Closed with explanation	Yes	Yes
Web	12/24/2013	Closed with explanation	Yes	No
Web	12/06/2013	Closed with explanation	No	
Web	12/11/2013	Closed with explanation	Yes	Yes
Phone	01/27/2014	Closed	Yes	No
Web	01/08/2014	Closed with non-monetary relief	Yes	No
Web	12/18/2013	Closed with non-monetary relief	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Phone	02/25/2014	Closed with explanation	Yes	No
Web	11/29/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Postal mail	12/31/2013	Closed with monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	Yes
Web	12/24/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/24/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

653548
624234
652292
642494
624253
630294
630311
660490
630318
616220
659648
616236
630336
660496
644287
646307
644854
659748
644817
630541
644879

Debt Collection Complaints

Based on Consumer Complaints

11/29/2013	Debt collection	Credit card
12/18/2013	Debt collection	Credit card
12/06/2013	Debt collection	Medical
01/02/2014	Debt collection	Medical
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	Credit card
11/29/2013	Debt collection	Credit card
01/02/2014	Debt collection	I do not know
12/18/2013	Debt collection	Auto
11/29/2013	Debt collection	I do not know
12/18/2013	Debt collection	Credit card
01/08/2014	Debt collection	Payday loan
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	I do not know
12/11/2013	Debt collection	Credit card
12/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	I do not know
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Credit card
01/14/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	TX	77006	Older American	N/A
Weltman, Weinberg & Reis	OH	44709		N/A
Collection Information Bureau, Inc.	FL	32968		N/A
Revenue Assistance Corporation dba Revenue Group	FL	32960		N/A
Harvard Collections, LLC	MN	55076		N/A
Rubin & Rothman, LLC	NY	11740		N/A
U.S. Bancorp	IA	50651		N/A
Encore Capital Group	TX	75093		N/A
Arnold Scott Harris, P.C.	IL	60586		N/A
Citibank	WA	98249	Older American	N/A
Monarch Recovery Holdings, Inc.	AL	36551	Servicemember	N/A
Enova International, Inc.	SC	29505		N/A
Citibank	VA	23669		N/A
Diversified Consultants, Inc.	GA	30107		N/A
Protocol Recovery Service, Inc.	VT	05829		N/A
Credit Corp Solutions Inc.	IL	60432		N/A
EOS Holdings, Inc.				N/A
Dynamic Recovery Solutions, LLC	TX	78230		N/A
Convergent Resources, Inc.	FL	33018		N/A
Citibank	OH	44266		N/A
Allied Interstate LLC	PA	19454		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/03/2013	Closed with monetary relief	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/06/2013	Closed with explanation	No	
Phone	01/07/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with non-monetary relief	Yes	Yes
Web	12/24/2013	Closed with non-monetary relief	Yes	No
Web	11/29/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	Yes
Web	12/18/2013	Closed with explanation	Yes	No
Web	11/29/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Referral	12/02/2013	Closed with monetary relief	Yes	No
Phone	01/06/2014	Closed with explanation	Yes	No
Phone	12/24/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Phone	12/18/2013	Closed with non-monetary relief	Yes	No
Referral	12/30/2013	Closed with explanation	Yes	No
Referral	12/30/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Postal mail	01/17/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

616300
652045
624366
652430
655431
644905
616332
652101
638328
616344
638329
659695
617463
644918
638330
630418
630429
645564
644490
649007
667334

Debt Collection Complaints

Based on Consumer Complaints

01/08/2014	Debt collection	Federal student loan
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Medical
12/24/2013	Debt collection	Credit card
11/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Credit card
11/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Credit card
12/06/2013	Debt collection	Mortgage
11/30/2013	Debt collection	I do not know
12/11/2013	Debt collection	Credit card
01/13/2014	Debt collection	I do not know
12/06/2013	Debt collection	I do not know
11/30/2013	Debt collection	Medical
11/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
11/30/2013	Debt collection	I do not know
01/13/2014	Debt collection	Payday loan
11/30/2013	Debt collection	Medical
11/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Windham Professionals	DC	20024		N/A
First Credit Services Inc.	TX	75640		N/A
The CMI Group, Inc.	TX	79935	Servicemember	N/A
The TRAF Group	FL	33496		N/A
Eltman Law, P.C.	NY	10458		N/A
Alorica Inc.	MS	38654		N/A
Lustig, Glaser & Wilson, P.C.	MA	01826		N/A
Credit Bureau of Napa	MA	02130		N/A
Citibank	MI	49643		N/A
Ditech Financial LLC	CO	80817	Older American	N/A
Vital Solutions, Inc.	AZ	85086		N/A
Encore Capital Group	CA	95219		N/A
Phoenix Health Care Management Services, Inc.	GA	30747		N/A
Merchants and Professional Bureau, Inc.	TX	78660		N/A
Encore Capital Group	LA	71111	Older American	N/A
EOS Holdings, Inc.	KY	41017	Older American	N/A
Velocity Portfolio Group	VA	20155	Servicemember	N/A
Delbert Services	OH	44087		N/A
Sentry Recovery and Collections, Inc.	NV	89108		N/A
Delbert Services	MI	48346		N/A
Eagle Accounts Group, Inc.	IN	46032		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/14/2014	Closed with non-monetary relief	Yes	Yes
Referral	01/08/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/09/2014	Closed with explanation	Yes	Yes
Postal mail	12/31/2013	Closed with explanation	Yes	No
Web	11/30/2013	Closed with explanation	Yes	Yes
Web	01/08/2014	Closed with explanation	Yes	Yes
Web	11/30/2013	Closed with explanation	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	11/30/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Postal mail	12/11/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	11/30/2013	Closed with non-monetary relief	Yes	No
Web	11/30/2013	Closed with explanation	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	No
Web	11/30/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

659812
654776
666408
659845
644320
615821
659878
616486
659892
624504
616496
630529
666513
624520
616756
616528
616530
666541
616537
616538
640162

Debt Collection Complaints

Based on Consumer Complaints

01/13/2014	Debt collection	I do not know
12/18/2013	Debt collection	I do not know
01/13/2014	Debt collection	I do not know
01/13/2014	Debt collection	Auto
12/06/2013	Debt collection	I do not know
01/13/2014	Debt collection	Federal student loan
12/01/2013	Debt collection	Medical
12/12/2013	Debt collection	I do not know
12/12/2013	Debt collection	Credit card
12/01/2013	Debt collection	Medical
12/01/2013	Debt collection	I do not know
01/13/2014	Debt collection	I do not know
01/08/2014	Debt collection	I do not know
12/12/2013	Debt collection	I do not know
01/02/2014	Debt collection	I do not know
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Credit card
12/02/2013	Debt collection	Credit card
12/06/2013	Debt collection	Payday loan
01/13/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Delbert Services	OH	44087		N/A
Expert Global Solutions, Inc.	FL	32244		N/A
Stellar Recovery Inc.	TN	37641		N/A
Brinkman Alliance Group	OH	44824		N/A
Ability Recovery Services, LLC	PA	19140		N/A
Navient Solutions, Inc.	CA	91911		N/A
Commonwealth Financial Systems, Inc.	AZ	85140		N/A
Portfolio Recovery Associates, Inc.	NM	87108		N/A
Resurgent Capital Services L.P.	GA	31602	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	TX	77066		N/A
Penn Credit Corporation	NY	10921		N/A
Dynamic Recovery Solutions, LLC	NV	89521		N/A
The CBE Group, Inc.	AZ	85018	Servicemember	N/A
Portfolio Recovery Associates, Inc.	IL	61354		N/A
Dynamic Recovery Solutions, LLC	CA	94403		N/A
Capital One	FL	33570		N/A
Messerli & Kramer P.A.	MN	55124		N/A
Synchrony Financial	TX	75013	Servicemember	N/A
Community Choice Financial, Inc.	CA	94621		N/A
Encore Capital Group	NY	11040		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/16/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	No	
Web	12/06/2013	Closed with explanation	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	Yes
Web	12/01/2013	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with non-monetary relief	Yes	No
Web	12/18/2013	Closed with explanation	Yes	Yes
Web	12/01/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	Yes
Web	01/10/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	Yes
Referral	12/20/2013	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Web	12/02/2013	Closed with monetary relief	Yes	No
Phone	12/12/2013	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

666543
638350
665349
666609
624476
666622
616740
631146
632235
616627
616628
666651
660029
630987
652716
640166
666689
618191
624647
666720

Debt Collection Complaints

Based on Consumer Complaints

12/02/2013	Debt collection	Mortgage
12/12/2013	Debt collection	Medical
12/12/2013	Debt collection	Medical
12/12/2013	Debt collection	Medical
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/02/2014	Debt collection	Medical
12/12/2013	Debt collection	I do not know
01/14/2014	Debt collection	Payday loan
12/12/2013	Debt collection	Credit card
12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/12/2013	Debt collection	I do not know
01/08/2014	Debt collection	Credit card
12/02/2013	Debt collection	I do not know
12/24/2013	Debt collection	Credit card
01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/02/2013	Debt collection	Credit card
12/24/2013	Debt collection	Credit card
01/08/2014	Debt collection	Credit card
01/14/2014	Debt collection	Credit card
01/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/12/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Wells Fargo & Company	OH	44092		N/A
Credit Service Company, INC	TX	75035		N/A
Patenaude & Felix APC	FL	33625		N/A
Synchrony Financial	FL	33625		N/A
Dynamic Recovery Solutions, LLC	NY	10038		N/A
Professional Medical Management, Inc.	MD	20603		N/A
Everest Receivable Services Inc.	NJ	07062		N/A
Second Round Limited Partnership	SC	29073		N/A
Encore Capital Group	PA	19061	Servicemember	N/A
Encore Capital Group	TX	75232		N/A
Eltman Law, P.C.	NY	11701		N/A
States Recovery Systems, Inc.	OR	97302		N/A
Synchrony Financial	OK	74848	Older American	N/A
Encore Capital Group	TX	78660		N/A
Kohn Law Firm S.C.	WI	53818		N/A
Select Portfolio Servicing, Inc	MI	48151		N/A
CL Holdings, LLC	MD	20772		N/A
Monarch Recovery Holdings, Inc.	MI	48187		N/A
JPMorgan Chase & Co.	NY	11372		N/A
Citibank	TN	37013		N/A
Expert Global Solutions, Inc.	FL	34266	Older American	N/A
Ditech Financial LLC	DE	19805		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/03/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	Yes
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/11/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/02/2014	Closed with non-monetary relief	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	Yes
Referral	01/03/2014	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	01/08/2014	Closed with explanation	Yes	No
Web	12/02/2013	Closed with non-monetary relief	Yes	No
Referral	12/30/2013	Closed with explanation	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	12/02/2013	Closed with monetary relief	Yes	Yes
Web	12/31/2013	Closed with non-monetary relief	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Phone	12/18/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

617025
632311
631205
631206
638360
652763
631234
667478
630947
646281
645170
631261
660143
617113
645217
652844
618262
645229
660178
667566
652869
631312

Debt Collection Complaints

Based on Consumer Complaints

12/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Medical
01/14/2014	Debt collection	Credit card
12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Credit card
12/18/2013	Debt collection	Payday loan
12/12/2013	Debt collection	Credit card
12/12/2013	Debt collection	Medical
12/12/2013	Debt collection	Medical
12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/25/2013	Debt collection	Credit card
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/02/2013	Debt collection	Credit card
12/12/2013	Debt collection	Mortgage
01/09/2014	Debt collection	Medical
12/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not disclosed as an attempt to collect

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Company chooses not to provide a public response

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	MI	48214		N/A
I.C. System, Inc.	CA	91610	Older American	N/A
Southern Management Systems Inc.	MS	38655		N/A
Encore Capital Group	TX	76002		N/A
I.C. System, Inc.	NJ	08876		N/A
Financial Business and Consumer Solutions.	FL	33139		N/A
HOVG, LLC	DC	20002		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	PA	17408		N/A
Portfolio Recovery Associates, Inc.	CA	95134		N/A
A.R.M. Solutions, Inc.	PA	16025		N/A
Bank of America	NY	11720		N/A
Amsher Collection Services, Inc.	TX	77584		N/A
Alorica Inc.				N/A
Bonneville Billing and Collections	UT	84102		N/A
Pressler & Pressler, LLP	NJ	08060		N/A
Conrad Credit Corporation	FL	33413		N/A
Forster, Garbus and Garbus	NJ	08701		N/A
Select Portfolio Servicing, Inc	PA	18445		N/A
California Business Bureau, Inc.	CA	92660		N/A
Convergent Resources, Inc.	TX	77057		N/A
Cavalry Investments, LLC	NY	10091		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/24/2013	Closed with non-monetary relief	Yes	Yes
Postal mail	12/02/2013	Closed with explanation	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	No
Postal mail	01/09/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/06/2013	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	Yes
Phone	12/16/2013	Closed with non-monetary relief	Yes	No
Phone	12/18/2013	Closed with explanation	Yes	Yes
Web	12/06/2013	Closed with explanation	Yes	Yes
Web	12/25/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Fax	12/16/2013	Closed with explanation	Yes	No
Phone	01/09/2014	Closed with explanation	Yes	No
Web	12/03/2013	Closed with explanation	Yes	No
Web	12/25/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

645276
618541
667897
660215
667911
667924
624775
667907
667426
644416
630937
631384
631386
624804
645356
617263
616972
631416
660856
617301
645394

Debt Collection Complaints

Based on Consumer Complaints

12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Medical
12/26/2013	Debt collection	I do not know
01/14/2014	Debt collection	Auto
12/02/2013	Debt collection	I do not know
01/02/2014	Debt collection	I do not know
12/12/2013	Debt collection	Auto
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Auto
12/12/2013	Debt collection	Federal student loan
12/02/2013	Debt collection	Medical
01/09/2014	Debt collection	I do not know
12/26/2013	Debt collection	I do not know
01/02/2014	Debt collection	I do not know
12/06/2013	Debt collection	Payday loan
12/12/2013	Debt collection	Payday loan
01/09/2014	Debt collection	Payday loan
12/12/2013	Debt collection	I do not know
01/02/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called after sent written cease of comm
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Brumbaugh & Quandahl	NE	68310		N/A
Synchrony Financial	ME	04260		N/A
Expert Global Solutions, Inc.	PA	18058	Older American	N/A
Vital Solutions, Inc.	IL	60084		N/A
Suburban Credit Corporation	NY	10467	Older American	N/A
Credit Protection Association, L.P.	CA	95691		N/A
Ford Motor Credit Company	NV	89115		N/A
Hunter Warfield, Inc.	DC	20001		N/A
Credit Protection Association, L.P.	NY	13069		N/A
CCS Financial Services, Inc.	MD	20744	Older American, Servicemember	N/A
Navient Solutions, Inc.	NJ	08021		N/A
Collection Professionals, Inc (Wyoming)	MT	59806		N/A
Delbert Services	FL	32773		N/A
HOVG, LLC	OH	43081	Servicemember	N/A
I.C. System, Inc.	CA	90027		N/A
ACE Cash Express Inc.	FL	32351		N/A
QC Holdings, Inc.	VA	24018		N/A
Reliance Exchange Group	TX	75094		N/A
Encore Capital Group	AZ	85044		N/A
Wells Fargo & Company	VA	23221		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/06/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Phone	12/17/2013	Closed	Yes	No
Phone	01/03/2014	Closed	Yes	Yes
Web	12/12/2013	Closed with explanation	Yes	No
Postal mail	01/09/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	01/08/2014	Closed with non-monetary relief	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	Yes
Web	01/10/2014	Closed with explanation	Yes	Yes
Web	12/26/2013	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Web	12/06/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with explanation	Yes	No
Web	01/08/2014	Closed	Yes	No
Web	12/16/2013	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

624795
660877
645402
668027
617323
653004
631481
660922
631508
660535
631514
617385
660944
645447
653063
624757
631525
660958
631538
653691

Debt Collection Complaints

Based on Consumer Complaints

12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Mortgage
12/12/2013	Debt collection	I do not know
01/14/2014	Debt collection	Payday loan
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	I do not know
12/12/2013	Debt collection	Auto
01/09/2014	Debt collection	I do not know
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Credit card
12/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Payday loan
01/03/2014	Debt collection	I do not know
01/21/2014	Debt collection	Payday loan
12/12/2013	Debt collection	I do not know
01/03/2014	Debt collection	Credit card
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

HOVG, LLC	NJ	07034	Older American, Servicemember	N/A
Select Portfolio Servicing, Inc	CA	92675		N/A
Strategic Alliances, Inc.	PA	19061	Servicemember	N/A
Hatfield Portfolio Group LLC.	NC	28215		N/A
EOS Holdings, Inc.	TX	75210	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	CA	95661	Older American	N/A
Prestige Financial Services, Inc.	AZ	85201		N/A
N.A.R., Inc.	TX	76028		N/A
Alpha Recovery Corp	SC	29624		N/A
McKellar & Associates Group, Inc.	TX	75126		N/A
Virtuoso Sourcing Group, LLC.	WI	53715	Older American	N/A
Delbert Services	NJ	07050		N/A
Afni, Inc.	MO	64119		N/A
MNE Services, Inc	NY	14526		N/A
Mobiloans, LLC	TX	77441		N/A
Credit Central Holdings, LLC	SC	29445		N/A
ERC	CA	90505		N/A
Synchrony Financial	KY	40291	Older American	N/A
United Collection Bureau, Inc.	MS	39667		N/A
Ally Financial Inc.	AR	72150		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/06/2013	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	Yes	Yes
Web	12/20/2013	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Phone	01/21/2014	Closed with non-monetary relief	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with monetary relief	Yes	No
Postal mail	01/13/2014	Closed with explanation	Yes	No
Referral	12/30/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Phone	12/17/2013	Closed	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Referral	12/24/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with non-monetary relief	Yes	No
Web	01/08/2014	Untimely response	No	
Web	01/20/2014	Closed with explanation	Yes	Yes
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/21/2014	Closed with monetary relief	Yes	No
Phone	12/30/2013	Closed with explanation	Yes	No
Web	01/02/2014	Closed with monetary relief	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

624906
662451
630950
668202
668205
653722
631607
660789
644437
640187
627437
653754
644443
668290
653777
677273
631660
653792
644447
653795

Debt Collection Complaints

Based on Consumer Complaints

01/03/2014	Debt collection	Payday loan
01/09/2014	Debt collection	I do not know
01/09/2014	Debt collection	I do not know
01/09/2014	Debt collection	I do not know
01/14/2014	Debt collection	Credit card
12/02/2013	Debt collection	Credit card
01/03/2014	Debt collection	Medical
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/02/2013	Debt collection	Medical
01/03/2014	Debt collection	I do not know
01/14/2014	Debt collection	Credit card
12/12/2013	Debt collection	Credit card
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	I do not know
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	I do not know
01/09/2014	Debt collection	I do not know
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Credit card
12/18/2013	Debt collection	Mortgage
12/26/2013	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Delbert Services	FL	33177		N/A
The CBE Group, Inc.	OH	44129	Older American, Servicemember	N/A
ERC	VA	23509		N/A
Pressler & Pressler, LLP	NJ	07869		N/A
Resurgent Capital Services L.P.	CA	92805		N/A
JPMorgan Chase & Co.	MD	20794		N/A
Alorica Inc.	AZ	85254	Servicemember	N/A
Encore Capital Group	OH	44121		N/A
NRA Group, LLC	PA	18052		N/A
Selip & Stylianou, LLP	NY	14127		N/A
HSBC North America Holdings Inc.	LA	71270		N/A
Pressler & Pressler, LLP	NY	10805		N/A
National Credit Systems,Inc.	OH	44256		N/A
Ditech Financial LLC	IL	60561		N/A
Linebarger Goggan Blair & Sampson, LLP	IL	60651		N/A
Stellar Recovery Inc.	TX	75168		N/A
Franklin Collection Service, Inc.	MI	48210		N/A
Louisiana Bureau of Credit Control Inc.	LA	70501		N/A
Encore Capital Group	NJ	08734		N/A
Ocwen	CA	94306		N/A
Delbert Services	AZ	85044		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/14/2014	Closed with explanation	Yes	Yes
Phone	01/09/2014	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	Yes	Yes
Referral	01/09/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	12/02/2013	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	Yes
Web	12/18/2013	Closed with explanation	Yes	No
Referral	01/08/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Referral	01/13/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	Yes
Referral	12/26/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

653805
661084
661085
660597
667261
617608
653803
655365
617620
653831
667442
631702
653425
638423
645706
668388
661133
645725
644467
638262
645744

Debt Collection Complaints

Based on Consumer Complaints

01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Medical
01/03/2014	Debt collection	I do not know
12/18/2013	Debt collection	Medical
12/18/2013	Debt collection	Mortgage
01/09/2014	Debt collection	Payday loan
12/18/2013	Debt collection	Credit card
01/03/2014	Debt collection	Federal student loan
12/18/2013	Debt collection	Federal student loan
01/03/2014	Debt collection	I do not know
01/09/2014	Debt collection	Credit card
01/09/2014	Debt collection	Medical
12/18/2013	Debt collection	Payday loan
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Medical
12/26/2013	Debt collection	Non-federal student loan
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Debt Collection Complaints

Based on Consumer Complaints

Asta Funding, Inc	CA	94601		N/A
Commonwealth Financial Systems, Inc.	MD	20878		N/A
Receivable Asset Management	FL	32234		N/A
Linebarger Goggan Blair & Sampson, LLP	CA	91405		N/A
Ditech Financial LLC	FL	32179		N/A
Delbert Services	VA	22310		N/A
BAM Financial, LLC	AZ	85260		N/A
CL Holdings, LLC	TX	78257		N/A
Performant Financial Corporation	MI	48126		N/A
Encore Capital Group	FL	34243	Older American	N/A
HSBC North America Holdings Inc.	LA	71334		N/A
Professional Recovery Management	MS	39759		N/A
MNE Services, Inc	NY	10027		N/A
Afni, Inc.	CA	92117		N/A
Receivables Performance Management LLC	VA	22655		N/A
Second Round Limited Partnership	MI	38804		N/A
Credit Protection Association, L.P.	VI	00803		N/A
Synchrony Financial	CA	93427		N/A
Ascension Point Recovery Services, LLC	NY	14625		N/A
NCC Business Services, Inc.	SC	29061		N/A
Enova International, Inc.	NV	89502	Older American, Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	01/14/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Referral	01/09/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	No	No
Web	01/03/2014	Closed with non-monetary relief	Yes	No
Referral	12/26/2013	Closed with explanation	Yes	No
Phone	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/09/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Web	01/03/2014	Closed with non-monetary relief	Yes	No
Phone	01/17/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	Yes
Phone	01/06/2014	Closed with explanation	Yes	No
Referral	01/09/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with non-monetary relief	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/03/2014	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

661163
649044
653890
638437
649049
661187
653560
653918
647004
653923
661204
661151
648934
668500
645836
644481
661234
649064
645852
645859
653962

Debt Collection Complaints

Based on Consumer Complaints

12/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Payday loan
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/18/2013	Debt collection	Mortgage
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	I do not know
01/09/2014	Debt collection	Credit card
12/26/2013	Debt collection	I do not know
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	Federal student loan
12/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	I do not know
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Credit card
01/09/2014	Debt collection	Credit card
01/14/2014	Debt collection	Credit card
12/26/2013	Debt collection	Mortgage
01/09/2014	Debt collection	I do not know
12/19/2013	Debt collection	I do not know
01/03/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not disclosed as an attempt to collect
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Debt Collection Complaints

Based on Consumer Complaints

JMD,LLC	CA	92301		N/A
Delbert Services	TX	22201		N/A
Integral Recoveries, Inc.	CO	80221		N/A
Capital One	MD	20774		N/A
ERC	NY	11580		N/A
NCC Business Services, Inc.	TX	77004	Older American, Servicemember	N/A
Citibank	NY	11557	Older American	N/A
Focus Holding Company	NY	11967		N/A
First Data Corporation	RI	02877		N/A
Van Ru Credit Corporation	MA	01801		N/A
Encore Capital Group	FL	34231		N/A
Allied Interstate LLC	NC	28805		N/A
The CBE Group, Inc.	CO	80537	Older American	N/A
Encore Capital Group	SC	29223		N/A
Encore Capital Group	MI	49633		N/A
NCC Business Services, Inc.	NC	27406		N/A
Expert Global Solutions, Inc.	MS	38732		N/A
ClearSpring Loan Services, Inc.	IL	60106		N/A
Mirand Response Systems, Inc.	OH	44135		N/A
Expert Global Solutions, Inc.	OH	45805		N/A
CL Holdings, LLC	OH	44111		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/19/2013	Closed with explanation	Yes	No
Referral	01/09/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No
Referral	12/26/2013	Closed with explanation	Yes	No
Referral	01/09/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	Yes	Yes
Referral	01/09/2014	Closed with explanation	Yes	No
Referral	12/26/2013	Closed with non-monetary relief	No	
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with non-monetary relief	Yes	No
Web	01/10/2014	Closed with non-monetary relief	Yes	No
Web	01/09/2014	Closed with non-monetary relief	Yes	No
Referral	01/13/2014	Closed with non-monetary relief	Yes	No
Phone	01/17/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No
Web	01/09/2014	Closed with non-monetary relief	No	No
Web	12/18/2013	Closed with explanation	Yes	No
Postal mail	01/06/2014	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

632277

661257

645881

644489

661266

668596

661022

645909

644503

644174

638464

654023

661338

661346

668674

661362

668707

646013

660521

638496

655443

Debt Collection Complaints

Based on Consumer Complaints

12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	Medical
01/03/2014	Debt collection	I do not know
12/19/2013	Debt collection	Credit card
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/19/2013	Debt collection	Mortgage
12/19/2013	Debt collection	Credit card
12/19/2013	Debt collection	Credit card
12/12/2013	Debt collection	I do not know
12/19/2013	Debt collection	Mortgage
01/14/2014	Debt collection	I do not know
12/19/2013	Debt collection	Credit card
12/19/2013	Debt collection	Auto
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Auto
12/12/2013	Debt collection	Medical
01/09/2014	Debt collection	Medical
01/03/2014	Debt collection	Non-federal student loan
01/09/2014	Debt collection	I do not know
01/03/2014	Debt collection	Credit card
01/03/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ERC	OR	97035		N/A
The Law Offices of Mitchell D. Bluhm & Associates	CO	80520	Older American, Servicemember	N/A
Credit Adjustment Services of Harrisburg, Inc	KY	42240	Servicemember	N/A
Firsel Law Group, Ltd.	WA	98188		N/A
U.S. Bancorp	MO	63019	Servicemember	N/A
Fifth Third Financial Corporation	MI	48864		N/A
Capital One	TX	78681		N/A
Crown Asset Management, LLC	NY	11104		N/A
First Credit Services Inc.	MI	48135		N/A
Resurgent Capital Services L.P.	OH	45252	Servicemember	N/A
Alorica Inc.	TX	77433		N/A
Allgate Financial, LLC	CA	92081		N/A
Ally Financial Inc.	IN	46218		N/A
Tower Loan	MS	38756		N/A
M&T Bank Corporation	CA	91945	Older American	N/A
Grant & Weber	CA	95670		N/A
Paramount Recovery Systems, L.P.	TX	75230		N/A
Expert Global Solutions, Inc.	PA	19076		N/A
ACE Cash Express Inc.	TX	77479	Servicemember	N/A
Receivables Performance Management LLC	WA	98312		N/A
Community Health Investment Company, LLC.	TX	78613		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/07/2014	Closed with explanation	Yes	No
Web	12/26/2013	Closed with non-monetary relief	Yes	No
Web	01/08/2014	Closed with monetary relief	Yes	Yes
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	No	
Web	12/20/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	Yes
Phone	01/17/2014	Closed with explanation	Yes	No
Web	12/18/2013	Closed with monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Phone	01/13/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Referral	02/26/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

646034

646036

654113
638531
638264
638542
638545
639647
632003
638557
668821
638563
638566
668851
661488
632044
661503
654206
661519
654211
653612

Debt Collection Complaints

Based on Consumer Complaints

01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/14/2014	Debt collection	Payday loan
01/14/2014	Debt collection	Credit card
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/12/2013	Debt collection	I do not know
12/12/2013	Debt collection	I do not know
01/14/2014	Debt collection	Credit card
12/12/2013	Debt collection	I do not know
12/12/2013	Debt collection	Medical
12/13/2013	Debt collection	Credit card
01/14/2014	Debt collection	Medical
01/14/2014	Debt collection	I do not know
01/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/13/2013	Debt collection	Payday loan
01/14/2014	Debt collection	I do not know
12/13/2013	Debt collection	Medical
12/13/2013	Debt collection	Mortgage
12/13/2013	Debt collection	Credit card
12/13/2013	Debt collection	Auto
12/13/2013	Debt collection	Credit card
12/13/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted me after I asked not to
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

NCC Business Services, Inc.	GA	30815	Servicemember	N/A
EOS Holdings, Inc.	CA	94596	Servicemember	N/A
Community Choice Financial, Inc.	TX	75077		N/A
JPMorgan Chase & Co.	SC	29466		N/A
Navient Solutions, Inc.	WA	99207	Older American	N/A
Convergent Resources, Inc.	PA	19140		N/A
Citizens Financial Group, Inc.	PA	19140		N/A
Amex			Servicemember	N/A
The CMI Group, Inc.	IL	60625	Older American	N/A
Adler Wallach & Associates, Inc.	CA	92606		N/A
Global Credit & Collection Corporation	NJ	08109		N/A
United Consumers Inc	VA	22193		N/A
The CBE Group, Inc.	OH	45121	Servicemember	N/A
OneMain Financial Holdings, LLC	TX	75007	Servicemember	N/A
Enova International, Inc.	SD	57078		N/A
Diversified Consultants, Inc.	FL	32718		N/A
MedShield, Inc.	IN	46217		N/A
Ocwen	FL	32751		N/A
Encore Capital Group	UT	84770	Older American	N/A
Wells Fargo & Company	CA	92707	Servicemember	N/A
Synchrony Financial	PA	15224		N/A
Encore Capital Group	TX	77063		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/09/2014	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	01/21/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with monetary relief	Yes	No
Phone	01/17/2014	Closed with explanation	Yes	No
Phone	01/30/2014	Closed with non-monetary relief	Yes	No
Postal mail	12/18/2013	Closed with non-monetary relief	Yes	No
Referral	12/16/2013	Closed	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	No
Phone	12/13/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

662502
654228
668932
668952
668987
632156
632157
669004
632172
632202
632795
669064
669076
667411
632824
669131
632861
632876
632898
634257
632916
632937

Debt Collection Complaints

Based on Consumer Complaints

12/13/2013	Debt collection	Payday loan
12/13/2013	Debt collection	I do not know
12/13/2013	Debt collection	Credit card
12/13/2013	Debt collection	I do not know
12/13/2013	Debt collection	Credit card
12/06/2013	Debt collection	Credit card
12/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/06/2013	Debt collection	Non-federal student loan
12/13/2013	Debt collection	Medical
12/06/2013	Debt collection	Payday loan
12/13/2013	Debt collection	I do not know
12/13/2013	Debt collection	Credit card
12/06/2013	Debt collection	I do not know
12/19/2013	Debt collection	I do not know
12/13/2013	Debt collection	Credit card
12/19/2013	Debt collection	Medical
12/07/2013	Debt collection	Credit card
12/07/2013	Debt collection	Credit card
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/19/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated shouldn't respond to lawsuit
Improper contact or sharing of info	Contacted employer after asked not to
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Webcollex, LLC	OH	45424		N/A
Seterus, Inc.	FL	33066		N/A
Encore Capital Group	ID	83856	Older American	N/A
Global Trust Management LLC	VA	23502	Servicemember	N/A
Synchrony Financial	CO	80516	Servicemember	N/A
Encore Capital Group	MD	20755		N/A
Diversified Consultants, Inc.	NY	10473	Servicemember	N/A
Navient Solutions, Inc.	CA	95358	Older American	N/A
Receivables Management Partners, LLC	MI	49421		N/A
Hatfield Portfolio Group LLC.	AL	36830		N/A
Williams & Fudge, Inc	GA	30134		N/A
The CBE Group, Inc.	OH	43812		N/A
Imperial Credit Systems, Inc.	CA	94002		N/A
SunTrust Banks, Inc.	GA	31408		N/A
Central Portfolio Control Inc.	SC	29154		N/A
ATG Credit, LLC	NY	10305	Older American	N/A
Encore Capital Group	CA	91335		N/A
USAA Savings	TX	78253	Older American, Servicemember	N/A
Navient Solutions, Inc.	CT	06070	Servicemember	N/A
Eastpoint Recovery Group, Inc	FL	33066		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	12/18/2013	Closed with explanation	No	No
Web	12/13/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with non-monetary relief	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Phone	12/10/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	No	No
Web	12/06/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	Yes
Web	12/06/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with non-monetary relief	Yes	No
Web	12/06/2013	Closed with explanation	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed	Yes	No
Web	12/30/2013	Closed	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	12/17/2013	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with non-monetary relief	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

633030
633099
633155
633249
632647
625013
633459
625077
633534
625149
633571
633581
625219
639892
632739
638203
625239
625247
638599
639570

Debt Collection Complaints

Based on Consumer Complaints

12/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/07/2013	Debt collection	Non-federal student loan
12/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/13/2013	Debt collection	I do not know
12/13/2013	Debt collection	Medical
12/13/2013	Debt collection	Medical
12/07/2013	Debt collection	Federal student loan
12/07/2013	Debt collection	Credit card
12/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/13/2013	Debt collection	Medical
12/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/07/2013	Debt collection	I do not know
12/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/13/2013	Debt collection	Federal student loan
12/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/08/2013	Debt collection	Credit card
12/08/2013	Debt collection	Credit card
12/13/2013	Debt collection	Medical
12/08/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ERC	WA	98403		N/A
Navient Solutions, Inc.	IN	93639		N/A
Stellar Recovery Inc.	FL	32218		N/A
SKO Brenner American, Inc.	CA	90017		N/A
Strategic Alliances, Inc.	TN	37138	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	FL	33066	Servicemember	N/A
Kentucky Higher Education Assistance Authority	KY	41005		N/A
Portfolio Recovery Associates, Inc.	PA	15857		N/A
Dominion Law Associates, P.L.L.C.	VA	22101	Servicemember	N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	07106		N/A
National Credit Systems,Inc.	KY	40220		N/A
NCC Business Services, Inc.	IL	60070	Older American, Servicemember	N/A
Credit Bureau Collection Services, Inc.	NY	10040		N/A
Malcolm S. Gerald and Associates, Inc.	CA	95320		N/A
ECMC Group, Inc.	NJ	07204		N/A
Security Credit Services, LLC	CA	93662	Older American, Servicemember	N/A
Synchrony Financial	CA	93662	Older American, Servicemember	N/A
ATG Credit, LLC	NY	10305	Older American	N/A
Gold Key Credit, Inc.	NY	10009		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/06/2013	Closed with non-monetary relief	Yes	No
Web	12/12/2013	Closed with explanation	Yes	Yes
Web	12/07/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with non-monetary relief	Yes	Yes
Phone	12/16/2013	Closed with monetary relief	Yes	Yes
Postal mail	12/16/2013	Closed with explanation	Yes	No
Web	12/07/2013	Closed with explanation	Yes	No
Web	12/07/2013	Closed with non-monetary relief	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	Yes
Web	12/07/2013	Closed with explanation	Yes	No
Web	12/07/2013	Closed with non-monetary relief	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	Yes
Web	12/07/2013	Closed with explanation	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	12/07/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

625292

626701

627459

634241

633712

633713

625337

625370

633773

633777

646190

625395

625396

633804

625414

625416

625417

633829

627410

Debt Collection Complaints

Based on Consumer Complaints

12/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/26/2013	Debt collection	Federal student loan
12/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/13/2013	Debt collection	Non-federal student loan
12/08/2013	Debt collection	Credit card
12/27/2013	Debt collection	Federal student loan
12/08/2013	Debt collection	Credit card
12/13/2013	Debt collection	Non-federal student loan
12/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	Payday loan
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/09/2013	Debt collection	I do not know
12/14/2013	Debt collection	Credit card
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/14/2013	Debt collection	Mortgage
12/09/2013	Debt collection	Payday loan
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/09/2013	Debt collection	I do not know
12/19/2013	Debt collection	I do not know
12/14/2013	Debt collection	I do not know
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Penn Credit Corporation	FL	32084	Older American	N/A
Second Alliance, Inc.	CA	94402		N/A
Media Collections, Inc	FL	33165		N/A
Navient Solutions, Inc.	MD	20692	Servicemember	N/A
Resurgent Capital Services L.P.	TX	78416		N/A
Alorica Inc.	KS	66048	Servicemember	N/A
Capital Management Services, LP	AZ	85622		N/A
Citibank	OH	44146		N/A
Seattle Service Bureau, Inc	WA	98006		N/A
National Credit Systems,Inc.	NJ	07304		N/A
Turning Point Solutions LLC	PA	18249		N/A
National Credit Systems,Inc.	NC	28208		N/A
Cavalry Investments, LLC	NJ	08081		N/A
Resurgent Capital Services L.P.	MD	21620		N/A
I.C. System, Inc.	CA	92123		N/A
Bank of America	GA	30039		N/A
Delbert Services	NC	27822		N/A
Expert Global Solutions, Inc.	OR	97266	Servicemember	N/A
Wells Fargo & Company	CA	93065		N/A
Encore Capital Group	CO	80435		N/A
Expert Global Solutions, Inc.	NY	11566	Older American	N/A
Williams, Rush & Associates, LLC	TX	78665		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/18/2013	Closed with explanation	Yes	No
Web	12/26/2013	Closed with explanation	Yes	Yes
Web	12/08/2013	Closed with non-monetary relief	Yes	No
Web	12/16/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	Yes
Web	12/18/2013	Closed with explanation	Yes	Yes
Web	12/13/2013	Closed with explanation	Yes	No
Web	12/23/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	Yes	No
Phone	12/30/2013	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	12/08/2013	Closed with explanation	Yes	Yes
Web	12/20/2013	Closed with explanation	Yes	Yes
Referral	12/26/2013	Closed with explanation	Yes	No
Web	12/13/2013	Closed with explanation	Yes	Yes
Web	12/09/2013	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/14/2013	Closed with explanation	Yes	No
Postal mail	01/08/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

625426
647067
625450
633871
625459
647088
625466
633896
625483
638862
646858
654340
625503
633949
638900
634283
625521
661614
627694
638919
633983
654396

Debt Collection Complaints

Based on Consumer Complaints

12/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	I do not know
12/19/2013	Debt collection	I do not know
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	Credit card
12/14/2013	Debt collection	Medical
12/14/2013	Debt collection	I do not know
12/14/2013	Debt collection	I do not know
12/14/2013	Debt collection	Credit card
01/03/2014	Debt collection	Medical
12/27/2013	Debt collection	I do not know
12/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/14/2013	Debt collection	I do not know
12/14/2013	Debt collection	I do not know
12/19/2013	Debt collection	Credit card
12/27/2013	Debt collection	Payday loan
12/14/2013	Debt collection	I do not know
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Non-federal student loan
12/14/2013	Debt collection	I do not know
01/03/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Unique Management Services, Inc	AZ	85366	Servicemember	N/A
Encore Capital Group	OK	74066		N/A
Encore Capital Group	TX	75244	Older American	N/A
Commercial Trade, Inc.	CA	93301		N/A
Encore Capital Group	AZ	85032		N/A
Alorica Inc.	FL	33472	Older American	N/A
The CBE Group, Inc.	OK	73189	Servicemember	N/A
FMS Inc.	IN	46410		N/A
Citibank	SC	29504		N/A
Receivables Management Partners, LLC	KY	40222		N/A
Encore Capital Group	FL	34608		N/A
Universal Account Servicing, LLC	FL	32750		N/A
Performant Financial Corporation	MN	55014		N/A
Capio Partners, LLC	FL	33319		N/A
Primary Financial Services L.L.C.	CA	92115		N/A
ARM WNY LLC	SC	29223		N/A
Oxford Law, LLC	TX	77657		N/A
1st Fidelity Loan Servicing	MS	39702		N/A
Western Control Services, Inc.	MN	55419		N/A
Wells Fargo & Company	SC	29649		N/A
Allied Collection Services, Inc. (Nevada)	NV	89139	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/14/2013	Closed with non-monetary relief	Yes	No
Web	12/26/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with non-monetary relief	Yes	No
Web	12/31/2013	Closed with non-monetary relief	Yes	Yes
Web	12/27/2013	Closed with explanation	Yes	Yes
Web	12/14/2013	Closed with explanation	Yes	No
Web	12/14/2013	Closed with explanation	Yes	No
Web	12/14/2013	Closed with explanation	Yes	No
Web	12/18/2013	Closed with non-monetary relief	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	Yes
Web	12/24/2013	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	12/20/2013	Closed with non-monetary relief	Yes	No
Phone	12/30/2013	Closed with explanation	Yes	No
Phone	02/20/2014	Closed with explanation	No	No
Web	12/19/2013	Closed with non-monetary relief	Yes	No
Web	01/09/2014	Untimely response	No	
Web	01/09/2014	Closed with explanation	Yes	Yes
Web	12/14/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

633992
647192
638939
647198
647044
634016
634019
634026
634029
654438
646841
634042
634044
634046
639607
647247
634062
661707
661722
634076
654497

Debt Collection Complaints

Based on Consumer Complaints

12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/19/2013	Debt collection	Medical
12/19/2013	Debt collection	Credit card
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	I do not know
01/03/2014	Debt collection	Mortgage
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/15/2013	Debt collection	Medical
12/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	I do not know
01/03/2014	Debt collection	Credit card
12/15/2013	Debt collection	Credit card
12/27/2013	Debt collection	Payday loan
12/15/2013	Debt collection	Federal student loan
01/03/2014	Debt collection	Medical
12/09/2013	Debt collection	Payday loan
01/03/2014	Debt collection	Payday loan
01/03/2014	Debt collection	Payday loan
12/27/2013	Debt collection	I do not know
12/15/2013	Debt collection	Non-federal student loan
01/03/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Stellar Recovery Inc.	TX	78749		N/A
RR Resource-Recovery	NY	14865		N/A
Citibank	NY	10965		N/A
Encore Capital Group	MI	48165		N/A
BAM Financial, LLC	TX	77627		N/A
Ocwen	FL	34772	Servicemember	N/A
Expert Global Solutions, Inc.	ME	04419		N/A
Commonwealth Financial Systems, Inc.	NC	28571		N/A
Allied Interstate LLC	NM	87108		N/A
Navient Solutions, Inc.	OR	97523		N/A
Encore Capital Group	TX	77433		N/A
Encore Capital Group	IL	60142		N/A
Security Finance	WI	54703		N/A
Expert Global Solutions, Inc.	AZ	85719		N/A
Commonwealth Financial Systems, Inc.	IL	60630		N/A
CORNERSTONE RESOLUTION GROUP, INC.	OK	73703		N/A
Reliance Exchange Group	TX	75165		N/A
ACE Cash Express Inc.	TX	75165		N/A
Expert Global Solutions, Inc.	MI	48183		N/A
CL Holdings, LLC	ID	83702	Servicemember	N/A
Asset Management Outsourcing, Inc.	GA	30141		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/19/2013	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	Yes
Phone	01/09/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	No	No
Web	01/03/2014	Closed with explanation	Yes	No
Phone	01/10/2014	Closed with explanation	Yes	No
Web	12/14/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with non-monetary relief	Yes	No
Phone	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Phone	01/08/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	12/20/2013	Closed with non-monetary relief	Yes	Yes
Web	01/03/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

638992
639024
639030
647283
647284
654518
661759
634121
634124
661788
654545
634142
647312
634149
654557
625672
655433
655434
647331
634176
654599

Debt Collection Complaints

Based on Consumer Complaints

12/15/2013	Debt collection	Credit card
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/15/2014	Debt collection	Credit card
12/16/2013	Debt collection	Mortgage
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	Payday loan
12/19/2013	Debt collection	Credit card
01/03/2014	Debt collection	Mortgage
12/09/2013	Debt collection	Credit card
01/15/2014	Debt collection	I do not know
01/03/2014	Debt collection	Non-federal student loan
12/19/2013	Debt collection	I do not know
12/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/16/2013	Debt collection	I do not know
01/03/2014	Debt collection	Credit card
01/09/2014	Debt collection	I do not know
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Auto
12/19/2013	Debt collection	I do not know
01/09/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Nadler & Associates, P.C.	AL	36401		N/A
EOS Holdings, Inc.	OH	44449		N/A
Portfolio Recovery Associates, Inc.	NY	13045		N/A
PNC Bank N.A.	CO	80229		N/A
JPMorgan Chase & Co.	NV	89101		N/A
DLC, LLC	CA	90047		N/A
Selip & Stylianou, LLP	NY	10027		N/A
Citibank	PA	18062		N/A
Citibank	NY	13901		N/A
Dynamic Recovery Solutions, LLC	CA	92867		N/A
Expert Global Solutions, Inc.	MI	49045	Servicemember	N/A
I.C. System, Inc.	GA	30338		N/A
First Data Corporation	SC	29203		N/A
The CBE Group, Inc.	NC	28107		N/A
J.A. Cambece Law Office, P.C.	NC	27406	Older American	N/A
Navient Solutions, Inc.	MI	48197		N/A
Afni, Inc.	MA	02148		N/A
Stellar Recovery Inc.	MD	21701		N/A
Westlake Services, LLC	OH	44514		N/A
Southwest Credit Systems, L.P.	CO	80620	Older American	N/A
DLC, LLC	NV	89117		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/15/2013	Closed with explanation	Yes	No
Phone	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	12/19/2013	Closed with explanation	Yes	No
Phone	01/03/2014	Closed with explanation	Yes	Yes
Web	12/19/2013	Closed with explanation	Yes	Yes
Postal mail	12/27/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed	Yes	Yes
Web	12/17/2013	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed with explanation	No	
Phone	12/19/2013	Closed with explanation	Yes	No
Phone	01/17/2014	Closed with explanation	Yes	Yes
Web	01/09/2014	Closed with explanation	Yes	Yes
Web	01/17/2014	Closed with explanation	Yes	No
Phone	01/10/2014	Closed with explanation	Yes	Yes
Phone	01/09/2014	Closed with explanation	Yes	No
Phone	12/26/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

634184
661864
670084
634755
639184
637610
639615
654662
625762
670116
655141
639216
635913
634781
654699
660707
669986
661932
654710
639243
661938

Debt Collection Complaints

Based on Consumer Complaints

01/03/2014	Debt collection	Mortgage
01/03/2014	Debt collection	Medical
01/15/2014	Debt collection	Credit card
12/09/2013	Debt collection	Medical
12/19/2013	Debt collection	Credit card
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	Non-federal student loan
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/19/2013	Debt collection	Credit card
12/19/2013	Debt collection	Auto
01/15/2014	Debt collection	Mortgage
01/04/2014	Debt collection	I do not know
01/09/2014	Debt collection	Credit card
01/15/2014	Debt collection	Credit card
12/27/2013	Debt collection	Credit card
12/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/09/2013	Debt collection	I do not know
01/04/2014	Debt collection	Medical
12/19/2013	Debt collection	I do not know
12/19/2013	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Real Time Resolutions	NC	27576	Older American	N/A
Accelerated Receivables Management, Inc.	FL	33954		N/A
Account Discovery Systems, LLC	VT	05360		N/A
Central States Recovery, Inc.	MO	64052		N/A
Amex	VA	23060		N/A
Dynamic Recovery Solutions, LLC	FL	32940		N/A
Weltman, Weinberg & Reis	PA	15237		N/A
Global Trust Management LLC	FL	33020	Servicemember	N/A
Afni, Inc.	CA	93291		N/A
Synchrony Financial	MO	63139		N/A
JPMorgan Chase & Co.	MA	02461		N/A
Bank of America	MT	59901		N/A
Synchrony Financial	OH	45385	Servicemember	N/A
Wells Fargo & Company	CT	06611		N/A
Portfolio Recovery Associates, Inc.	VA	23452	Servicemember	N/A
Daniels Norelli Scully & Cecere, P.C.	NY	10579		N/A
Western Portfolio Assets	CA	91307		N/A
Account Control Technology, Inc.	VA	22150		N/A
Expert Global Solutions, Inc.	CA	95269		N/A
CB1, Inc.	MT	59721		N/A
Fidelity National Information Services, Inc. (FNIS)	NJ	07885		N/A

Debt Collection Complaints

Based on Consumer Complaints

Fax	01/07/2014	Closed with explanation	Yes	No
Phone	01/22/2014	Closed with explanation	No	
Web	01/15/2014	Closed with explanation	Yes	Yes
Web	01/27/2014	Closed	No	
Web	12/31/2013	Closed with explanation	Yes	No
Web	01/15/2014	Closed	Yes	No
Web	12/27/2013	Closed with explanation	Yes	Yes
Phone	12/30/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	Yes
Web	12/30/2013	Closed with non-monetary relief	Yes	No
Fax	12/31/2013	Closed with non-monetary relief	Yes	No
Web	01/15/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with non-monetary relief	Yes	No
Web	12/31/2013	Closed with explanation	Yes	No
Web	12/19/2013	Closed	Yes	No
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

654718
653431
670161
625822
639280
670180
648106
625802
653623
639317
639322
669471
654807
662026
670235
647547
639363
625902
654839
639377
638270

Debt Collection Complaints

Based on Consumer Complaints

01/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/09/2013	Debt collection	Credit card
01/09/2014	Debt collection	I do not know
12/16/2013	Debt collection	I do not know
12/19/2013	Debt collection	I do not know
01/04/2014	Debt collection	I do not know
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	Credit card
01/04/2014	Debt collection	Mortgage
01/04/2014	Debt collection	Mortgage
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/04/2014	Debt collection	I do not know
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/09/2014	Debt collection	I do not know
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/04/2014	Debt collection	Credit card
01/04/2014	Debt collection	Credit card
01/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/04/2014	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called outside of 8am-9pm
Communication tactics	Called after sent written cease of comm
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Diversified Consultants, Inc.	NJ	07090		N/A
Capital One	AR	85020	Older American	N/A
BAM Financial, LLC	RI	02809		N/A
WAKEFIELD & ASSOCIATES, INC.	OK	74070	Older American, Servicemember	N/A
Integrity Solution Services, Inc.	MO	64801	Servicemember	N/A
Encore Capital Group	MD	20781		N/A
NRA Group, LLC	TN	38138		N/A
Synchrony Financial	FL	32804		N/A
Fifth Third Financial Corporation	NC	28779		N/A
Ocwen	MO	63134		N/A
EOS Holdings, Inc.	MI	48346		N/A
United Acceptance, Inc	IL	62249	Older American, Servicemember	N/A
Selip & Stylianou, LLP	NY	10034		N/A
LTD Financial Services, L.P.	PR	00911		N/A
Diversified Consultants, Inc.	TX	77071	Older American	N/A
ERC	AR	71602	Older American	N/A
Capital One	CA	92107		N/A
ERC	CA	95903	Servicemember	N/A
Allied Interstate LLC	DC	20009		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/03/2014	Closed with explanation	Yes	No
Phone	12/13/2013	Closed with explanation	Yes	No
Web	01/09/2014	Closed with explanation	No	Yes
Phone	12/19/2013	Closed with non-monetary relief	Yes	No
Web	12/27/2013	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	Yes	Yes
Referral	01/10/2014	Closed with explanation	Yes	No
Web	01/03/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	01/22/2014	Closed with non-monetary relief	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Postal mail	12/12/2013	Closed with non-monetary relief	Yes	No
Referral	01/10/2014	Closed with monetary relief	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/04/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/04/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with non-monetary relief	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

654851
625926
662090
634600
639404
654888
648483
662110
654898
653578
670327
654911
625964
662156
670352
654941
654943
654950
655417

Debt Collection Complaints

Based on Consumer Complaints

12/19/2013	Debt collection	Auto
01/04/2014	Debt collection	Credit card
01/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/04/2014	Debt collection	Mortgage
12/27/2013	Debt collection	Credit card
01/10/2014	Debt collection	Credit card
01/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/04/2014	Debt collection	Credit card
01/10/2014	Debt collection	Medical
01/05/2014	Debt collection	Payday loan
01/05/2014	Debt collection	I do not know
12/09/2013	Debt collection	I do not know
12/20/2013	Debt collection	Credit card
12/20/2013	Debt collection	Medical
12/16/2013	Debt collection	I do not know
12/16/2013	Debt collection	Medical
12/20/2013	Debt collection	Credit card
01/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/10/2014	Debt collection	I do not know
01/05/2014	Debt collection	Credit card
12/20/2013	Debt collection	Credit card
01/15/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Financial Credit Service, Inc.	FL	32331		N/A
Dynamic Recovery Solutions, LLC	TX	78734		N/A
Credit Protection Association, L.P.	MI	48335		N/A
JPMorgan Chase & Co.	OH	43081		N/A
Resurgent Capital Services L.P.	FL	32817		N/A
JPMorgan Chase & Co.	NJ	08816		N/A
The CMI Group, Inc.	OR	97119		N/A
Mediation Recovery Center	WA	98001		N/A
Medical Society Business Services, Inc.	CA	94085		N/A
Enova International, Inc.	FL	32174		N/A
Encore Capital Group	NY	14610		N/A
BAM Financial, LLC	CA	92201		N/A
Central Portfolio Control Inc.	GA	30331		N/A
Harris & Harris, Ltd.	TX	75061		N/A
Check into Cash, Inc.	AL	36116	Servicemember	N/A
Universal Credit Services, Inc	MI	48189		N/A
Synchrony Financial	GA	30281		N/A
ProCollect, Inc	WY	83002		N/A
Convergent Resources, Inc.	CA	94002	Older American	N/A
Portfolio Recovery Associates, Inc.	GA	30349		N/A
Cavalry Investments, LLC	CA	94302		N/A
HSBC North America Holdings Inc.	CA	92008	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/05/2014	Closed with explanation	Yes	No
Web	01/04/2014	Closed with explanation	Yes	No
Web	01/08/2014	Closed	Yes	No
Web	01/04/2014	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/09/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	No	
Web	01/09/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	01/05/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	Yes
Web	12/31/2013	Closed with explanation	Yes	No
Phone	12/26/2013	Closed with explanation	Yes	No
Phone	12/19/2013	Closed with monetary relief	Yes	No
Web	01/03/2014	Closed with non-monetary relief	Yes	No
Web	12/19/2013	Closed with non-monetary relief	Yes	No
Web	01/05/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	01/05/2014	Closed with explanation	Yes	Yes
Web	12/31/2013	Closed with monetary relief	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

639345
654955
654970
654980
647701
662981
662983
653584
662976
655037
655061
626105
640292
640297
635191
635197
640306
655093
663096
655098
640478
670538

Debt Collection Complaints

Based on Consumer Complaints

01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	I do not know
12/20/2013	Debt collection	Medical
01/15/2014	Debt collection	Mortgage
12/09/2013	Debt collection	Medical
01/10/2014	Debt collection	Credit card
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/10/2014	Debt collection	Credit card
12/09/2013	Debt collection	Credit card
01/06/2014	Debt collection	Mortgage
01/06/2014	Debt collection	I do not know
01/06/2014	Debt collection	Federal student loan
01/06/2014	Debt collection	I do not know
12/20/2013	Debt collection	Medical
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/20/2013	Debt collection	Credit card
01/10/2014	Debt collection	I do not know
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

CCS Financial Services, Inc.	GA	31322		N/A
ConServe				N/A
Ceannate	CA	90249		N/A
Credit Bureau Central, Inc (NV)	NV	89014		N/A
Asset Management Outsourcing, Inc.	NY	11566		N/A
Ocwen	GA	30052		N/A
Amsher Collection Services, Inc.	TX	77532		N/A
Dynamic Recovery Solutions, LLC	VA	20175	Servicemember	N/A
Southwest Credit Systems, L.P.	TX	60136		N/A
MRS BPO, L.L.C.	CA	92504	Older American	N/A
Stoneleigh Recovery Associates, LLC	MO	63125		N/A
Franklin Credit Management	TX	75002		N/A
Receivables Management Partners, LLC	NJ	07666		N/A
Performant Financial Corporation	NM	87501		N/A
CCS Financial Services, Inc.	IL	61008		N/A
Expert Global Solutions, Inc.	AZ	85051		N/A
Franklin Collection Service, Inc.	FL	33071	Older American, Servicemember	N/A
Frontline Asset Strategies, LLC	NC	28630		N/A
Resurgent Capital Services L.P.	NY	10034		N/A
The Regional Adjustment Bureau, Incorporated	NY	10461		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/05/2014	Closed with non-monetary relief	Yes	No
Phone	01/22/2014	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	12/20/2013	Closed with explanation	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	Yes
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Web	01/10/2014	Closed with explanation	Yes	Yes
Web	12/17/2013	Closed	Yes	Yes
Postal mail	01/14/2014	Closed with explanation	Yes	No
Postal mail	12/12/2013	Closed with non-monetary relief	Yes	No
Referral	01/09/2014	Closed with explanation	Yes	No
Referral	07/31/2015	Closed with explanation	Yes	No
Referral	01/06/2014	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Referral	01/13/2014	Closed with explanation	Yes	No
Web	12/27/2013	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

655649
670547
640369
655474
640091
669391
626193
663181
626710
662704
626221
655748
655751
655533
655766
640454
648016
640524
663224
648054

Debt Collection Complaints

Based on Consumer Complaints

12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Credit card
12/20/2013	Debt collection	Credit card
01/10/2014	Debt collection	Medical
01/15/2014	Debt collection	Federal student loan
01/10/2014	Debt collection	Payday loan
12/28/2013	Debt collection	Credit card
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/28/2013	Debt collection	Payday loan
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/28/2013	Debt collection	I do not know
12/28/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/20/2013	Debt collection	Auto
12/28/2013	Debt collection	Medical
12/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Medical
12/28/2013	Debt collection	I do not know
12/09/2013	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Convergent Resources, Inc.	CA	93422		N/A
Pinnacle Credit Services, LLC	OH	44107		N/A
Fidelity National Information Services, Inc. (FNIS)	NY	11372		N/A
JPMorgan Chase & Co.	AL	36608		N/A
Dynamic Recovery Solutions, LLC	FL	32174	Older American	N/A
CONGRESS COLLECTION CORP	MI	48098		N/A
Van Ru Credit Corporation	IL	60636	Servicemember	N/A
All American Check Cashing, Inc.	MS	39440		N/A
Citibank	CA	93534	Servicemember	N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	CA	91504		N/A
The Law Office of Daniel Slane	TX	77478		N/A
Encore Capital Group	FL	33076		N/A
CCS Financial Services, Inc.	MD	20744	Older American, Servicemember	N/A
Receivables Performance Management LLC	AK	99503		N/A
Ally Financial Inc.	TX	76209		N/A
Medical Data Systems, Inc.	OR	97128		N/A
Portfolio Recovery Associates, Inc.	DC	20007		N/A
World Acceptance Corporation	OK	74451		N/A
Tormey Bewley Corporation	NM	87035		N/A
Commonwealth Financial Systems, Inc.	NM	88203		N/A
Wells Fargo & Company	CA	94117		N/A

Debt Collection Complaints

Based on Consumer Complaints

Fax	12/11/2013	Closed with explanation	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	Yes
Phone	12/30/2013	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	Yes
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/12/2013	Closed with explanation	Yes	No
Web	12/27/2013	Closed with non-monetary relief	Yes	No
Web	01/09/2014	Closed with explanation	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/27/2013	Closed with explanation	Yes	Yes
Web	12/09/2013	Closed with non-monetary relief	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

624071
641677
646846
655603
640566
665167
670801
663433
648132
626422
648143
626424
646871
648163
640631
648179
627571
655950
655479
648195
626466

Debt Collection Complaints

Based on Consumer Complaints

12/09/2013	Debt collection	Payday loan
01/06/2014	Debt collection	Payday loan
01/10/2014	Debt collection	I do not know
01/16/2014	Debt collection	Mortgage
12/20/2013	Debt collection	Credit card
01/06/2014	Debt collection	I do not know
01/10/2014	Debt collection	I do not know
01/15/2014	Debt collection	Credit card
12/28/2013	Debt collection	Credit card
12/09/2013	Debt collection	Medical
01/10/2014	Debt collection	Credit card
12/09/2013	Debt collection	Payday loan
12/28/2013	Debt collection	Auto
01/10/2014	Debt collection	Payday loan
01/15/2014	Debt collection	Mortgage
01/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/28/2013	Debt collection	Credit card
01/10/2014	Debt collection	Credit card
01/06/2014	Debt collection	Credit card
12/28/2013	Debt collection	Non-federal student loan
01/15/2014	Debt collection	I do not know
01/10/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Clear Debt Solutions, LLC	HI	96813		N/A
National Credit Adjusters, LLC	SC	29414		N/A
Stellar Recovery Inc.	FL	32950	Servicemember	N/A
Expert Global Solutions, Inc.	FL	34684		N/A
Citibank	TX	76209		N/A
Encore Capital Group	FL	33809	Older American	N/A
WINN LAW GROUP, APC	CA	95621	Servicemember	N/A
Selip & Stylianou, LLP	NY	11209		N/A
Encore Capital Group	SC	29715		N/A
Expert Global Solutions, Inc.	NY	14532		N/A
Synchrony Financial	AZ	85048		N/A
Speedy Cash Holdings				N/A
NCC Business Services, Inc.	TX	77055		N/A
Mobiloans, LLC	VA	22311		N/A
Meridian Financial Services, Inc.	VA	23434	Servicemember	N/A
ERC	IA	52223		N/A
Bank of America	FL	32712	Older American	N/A
Northland Group, Inc.	NJ	08807		N/A
Cheek Law Offices, LLC	OH	44146		N/A
JPMorgan Chase & Co.	MI	49548		N/A
Bennett Law PLLC	ID	83318		N/A
N.A.R., Inc.	TX	76123		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/20/2013	Closed with explanation	No	
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	Yes
Referral	01/24/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	No	No
Web	01/15/2014	Closed with non-monetary relief	Yes	Yes
Web	12/28/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	01/15/2014	Closed with monetary relief	Yes	No
Phone	12/12/2013	Closed	Yes	No
Web	01/02/2014	Closed with explanation	Yes	No
Web	01/13/2014	Untimely response	No	
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with non-monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	01/10/2014	Closed with explanation	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Web	12/31/2013	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Postal mail	01/13/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

626161
655527
662765
673485
640635
655975
663561
670947
648252
626528
662826
626532
648256
663570
670961
671476
648269
663588
656548
648289
671003
662887

Debt Collection Complaints

Based on Consumer Complaints

12/29/2013	Debt collection	I do not know
12/20/2013	Debt collection	I do not know
01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Credit card
01/15/2014	Debt collection	Medical
12/10/2013	Debt collection	Mortgage
01/06/2014	Debt collection	Payday loan
12/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/20/2013	Debt collection	Credit card
01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/29/2013	Debt collection	Auto
12/29/2013	Debt collection	Medical
12/29/2013	Debt collection	Credit card
12/10/2013	Debt collection	I do not know
01/21/2014	Debt collection	Payday loan
12/10/2013	Debt collection	Non-federal student loan
01/10/2014	Debt collection	Credit card
01/10/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Ad Astra Recovery Services Inc	OR	97230		N/A
MNE Services, Inc	CA	95336		N/A
Results Unlimited, Inc.	VA	23670		N/A
Encore Capital Group	MD	20735		N/A
EOS Holdings, Inc.	CA	95991		N/A
Select Portfolio Servicing, Inc	NC	28273	Older American	N/A
Accurate Financial Partners	WI	54402		N/A
ERC	CA	93725		N/A
SquareTwo Financial Corporation	CA	93550	Older American, Servicemember	N/A
EOS Holdings, Inc.	MN	55008		N/A
PayPal Holdings, Inc.	IL	60473		N/A
Navient Solutions, Inc.	GU	96932	Servicemember	N/A
Seidberg Law Offices, P.C.	KY	40162	Servicemember	N/A
Alorica Inc.	FL	34746		N/A
Capital One	OH	45140		N/A
Navient Solutions, Inc.	LA	70711		N/A
EZCORP, Inc.	MO	65560		N/A
Performant Financial Corporation	SC	29680	Servicemember	N/A
SIMM Associates, Inc.	CA	94545		N/A
PayPal Holdings, Inc.	CA	94545		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/28/2013	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Phone	01/22/2014	Closed with non-monetary relief	Yes	No
Web	12/18/2013	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	Yes
Web	12/30/2013	Closed with explanation	Yes	Yes
Phone	01/15/2014	Closed with monetary relief	Yes	No
Referral	01/07/2014	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	12/09/2013	Closed with explanation	Yes	No
Web	01/27/2014	Closed	Yes	Yes
Web	12/13/2013	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	No	No
Web	01/10/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

648300
640813
656074
656081
671051
628967
656096
648337
640061
656099
648716
627772
648359
648364
646865
627784
677286
627797
663669
663670

Debt Collection Complaints

Based on Consumer Complaints

12/10/2013	Debt collection	Credit card
12/29/2013	Debt collection	Credit card
01/10/2014	Debt collection	Credit card
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Credit card
12/10/2013	Debt collection	Mortgage
12/29/2013	Debt collection	Federal student loan
12/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Credit card
01/10/2014	Debt collection	Credit card
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Non-federal student loan
12/29/2013	Debt collection	Auto
12/29/2013	Debt collection	Payday loan
01/15/2014	Debt collection	I do not know
12/29/2013	Debt collection	Credit card
01/15/2014	Debt collection	I do not know
12/29/2013	Debt collection	Credit card
12/29/2013	Debt collection	Credit card
12/29/2013	Debt collection	Mortgage
01/06/2014	Debt collection	Medical
01/10/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me instead of my attorney
Improper contact or sharing of info	Contacted me instead of my attorney
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Wetsch Abbott Osborn Van Vliet PLC.	MO	63366		N/A
Financial Credit Service, Inc.	VA	22448	Older American	N/A
First National Collection Bureau, Inc.	MI	49503		N/A
Valentine and Kebartas, Inc.	SD	57005		N/A
Northland Group, Inc.	CA	95355		N/A
Bank of America	DC	20001	Servicemember	N/A
Expert Global Solutions, Inc.	CA	90046		N/A
Diversified Consultants, Inc.	NC	28590		N/A
USAA Savings	CA	91942		N/A
Credit Corp Solutions Inc.	GA	30085		N/A
Capital Alliance Financial, LLC	CO	80134		N/A
Navient Solutions, Inc.	CO	80634		N/A
Cavalry Investments, LLC	NJ	07202		N/A
Delbert Services	MN	55113		N/A
Platinum Holdings Group, LLC	OH	44714		N/A
Capital One	TX	76427		N/A
Account Discovery Systems, LLC	UT	84044		N/A
Portfolio Recovery Associates, Inc.	AK	99504		N/A
Synchrony Financial	AK	99504		N/A
HSBC North America Holdings Inc.	NY	10990		N/A
WAKEFIELD & ASSOCIATES, INC.	CO	80231		N/A
Synchrony Financial	SC	29073		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	12/18/2013	Closed with non-monetary relief	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	Yes
Web	01/20/2014	Closed with explanation	Yes	Yes
Web	12/10/2013	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	No	
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	12/31/2013	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	Yes
Phone	01/22/2014	Closed with explanation	No	
Web	12/29/2013	Closed with non-monetary relief	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	12/29/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with monetary relief	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

627807
648382
665136
677247
676805
627817
648396
647010
656175
663731
677313
677317
648410
646985
671121
648414
671130
648424
648425
648451
657099
663785

Debt Collection Complaints

Based on Consumer Complaints

01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/10/2014	Debt collection	I do not know
01/15/2014	Debt collection	Medical
12/20/2013	Debt collection	Credit card
12/20/2013	Debt collection	Medical
12/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	I do not know
01/10/2014	Debt collection	Medical
01/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	Credit card
01/21/2014	Debt collection	Medical
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Medical
01/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
12/30/2013	Debt collection	Credit card
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Mortgage
12/30/2013	Debt collection	I do not know
01/21/2014	Debt collection	Medical
01/16/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

U.S. Bancorp	IL	61109		N/A
Resurgent Capital Services L.P.	FL	33596		N/A
Glasser and Glasser, PLC	VA	23666		N/A
Dynamic Recovery Solutions, LLC	CA	93304		N/A
Commonwealth Financial Systems, Inc.	MO	63122		N/A
Diversified Consultants, Inc.	KY	40229		N/A
SquareTwo Financial Corporation	NY	10462		N/A
Choice Recovery, Inc.	FL	32092		N/A
Credit Bureau Associates-Northeast, Inc.	TX	76179		N/A
Portfolio Recovery Associates, Inc.	SC	29730		N/A
NRA Group, LLC	NC	27526		N/A
PennyMac Loan Services, LLC	KS	66049		N/A
Medical-Dental-Hospital Bureau of San Antonio	TX	78213		N/A
Rent Recover, LLC	NJ	08215	Servicemember	N/A
CL Holdings, LLC	MD	20768		N/A
The CMI Group, Inc.	IL	60647		N/A
Commonwealth Financial Systems, Inc.	WI	53142		N/A
Seterus, Inc.	CA	92127		N/A
Resurgent Capital Services L.P.	PA	19061	Servicemember	N/A
Consumer Collection Management. Inc	AR	72051		N/A
Northland Group, Inc.	CA	91754	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	01/07/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/20/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	Yes
Postal mail	01/13/2014	Closed with explanation	No	No
Postal mail	01/30/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with non-monetary relief	Yes	No
Web	01/21/2014	Closed with non-monetary relief	Yes	Yes
Web	01/21/2014	Closed	Yes	Yes
Web	01/27/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	Yes
Web	12/30/2013	Closed with non-monetary relief	Yes	Yes
Phone	01/28/2014	Closed with non-monetary relief	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	12/30/2013	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

656241
663701
671194
640953
640954
651337
649220
662764
663166
649230
677433
679301
655447
656406
649245
677503
662724
677545
648778
677570
672102

Debt Collection Complaints

Based on Consumer Complaints

01/16/2014	Debt collection	Medical
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/10/2014	Debt collection	Medical
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Mortgage
01/16/2014	Debt collection	I do not know
01/10/2014	Debt collection	I do not know
01/21/2014	Debt collection	Payday loan
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Credit card
01/10/2014	Debt collection	Medical
01/16/2014	Debt collection	Credit card
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/21/2014	Debt collection	Auto
01/21/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Ray Klein, Inc.	WA	98663		N/A
Phillips & Cohen Associates, Ltd.	GA	30213		N/A
Expert Global Solutions, Inc.	OH	45315	Older American, Servicemember	N/A
Citibank	VA	22203		N/A
M&T Bank Corporation	FL	32210		N/A
Resurgent Capital Services L.P.	IN	47713		N/A
CRA Collections, Inc	DE	19805		N/A
ACE Cash Express Inc.	SC	29036		N/A
Diversified Consultants, Inc.	TX	78201		N/A
John C. Bonewicz, P.C.	IL	60803		N/A
Expert Global Solutions, Inc.	TX	75071		N/A
Bank of America	NY	11105		N/A
Rent Recover, LLC	NJ	08215		N/A
Receivables Performance Management LLC	NH	03867	Older American	N/A
Professional Debt Mediation, Inc.	GA	30008		N/A
First National Bank of Omaha	AL	35741		N/A
Amex	PA	17353		N/A
Coast Professional, Inc.	FL	33176		N/A
FirstBank of Puerto Rico	CA	95136		N/A
Medical Data Systems, Inc.	VA	24382		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/15/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with non-monetary relief	Yes	No
Web	01/21/2014	Closed with explanation	Yes	Yes
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	Yes
Phone	01/28/2014	Closed with non-monetary relief	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Phone	01/28/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

672104
672099
664053
672133
677626
672163
662812
677655
672187
672193
664138
672221
671655
677801
677812
677957
676754
678040
676775
677173

Debt Collection Complaints

Based on Consumer Complaints

01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	I do not know
01/21/2014	Debt collection	Auto
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Credit card
01/21/2014	Debt collection	Payday loan
01/21/2014	Debt collection	Payday loan
01/21/2014	Debt collection	Medical
01/21/2014	Debt collection	I do not know
01/16/2014	Debt collection	Payday loan
01/16/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Medical
01/16/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/16/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Indicated shouldn't respond to lawsuit
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not disclosed as an attempt to collect
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Cavalry Investments, LLC	TX	78599		N/A
Clear Debt Solutions, LLC	TX	77531		N/A
CarMax, Inc.	NC	28027		N/A
Encore Capital Group				N/A
Receivables Performance Management LLC	NH	03038		N/A
Community Choice Financial, Inc.	IL	60163		N/A
CashCall, Inc.	MI	48124		N/A
Collection Management Company	PA	15522		N/A
Expert Global Solutions, Inc.	WA	98106		N/A
ACE Cash Express Inc.	MD	20695		N/A
Wells Fargo & Company	GA	30087		N/A
Encore Capital Group	FL	33611		N/A
Fifth Third Financial Corporation	OH	44107		N/A
Asset Management Professionals, LLC	CA	92610		N/A
Ditech Financial LLC	PA	16509		N/A
Encore Capital Group	FL	33611		N/A
Sterling Jewelers Inc.	CA	91354		N/A
Amex	FL	32937		N/A
Northland Group, Inc.	OH	45805	Older American	N/A
Mandarich Law Group, LLP	CA	91360		N/A
SquareTwo Financial Corporation	CA	91360		N/A
Action Professionals, Inc.	CA	93235		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Phone	01/28/2014	Closed with non-monetary relief	Yes	No
Phone	01/28/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	Yes
Web	01/29/2014	Closed with explanation	Yes	Yes
Web	01/21/2014	Closed with explanation	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No
Referral	01/23/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes
Web	01/21/2014	Closed with explanation	Yes	No
Phone	01/29/2014	Closed with non-monetary relief	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	Yes
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Phone	01/23/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

678239

678271

678324

678381

678448

678458

678470

676862

678592

672243

671540

679339

679319

679358

672327

679341

679374

679376

672348

679394

679395

679413

Debt Collection Complaints

Based on Consumer Complaints

01/16/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card
01/16/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Medical
01/16/2014	Debt collection	Non-federal student loan
01/16/2014	Debt collection	Credit card
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/06/2014	Debt collection	Credit card
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	I do not know
01/16/2014	Debt collection	Payday loan
01/22/2014	Debt collection	I do not know
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Federal student loan
01/06/2014	Debt collection	I do not know
01/07/2014	Debt collection	I do not know
01/16/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Federal student loan
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

PennyMac Loan Services, LLC	HI	96793		N/A
Convergent Resources, Inc.	NC	27542		N/A
Encore Capital Group	TX	77072		N/A
Servis One, Inc.	MI	48377		N/A
Optimum Outcomes, Inc.	NC	27562		N/A
Navient Solutions, Inc.	VA	23518		N/A
Encore Capital Group	MN	56374		N/A
National Credit Adjusters, LLC	MI	48390		N/A
Discover	FL	33445		N/A
Law Offices of Goldberg & Oriel	MA	01469		N/A
Diversified Consultants, Inc.	TX	77027		N/A
Alorica Inc.	GA	30188		N/A
CashCall, Inc.	NV	89116		N/A
Dynamic Recovery Solutions, LLC	TX	77429		N/A
Expert Global Solutions, Inc.	SC	29483		N/A
ECMC Group, Inc.	FL	33125	Servicemember	N/A
MRS BPO, L.L.C.	FL	33441		N/A
Expert Global Solutions, Inc.	NY	12304		N/A
Bank of America	NH	03868		N/A
Sallie Mae	PA	19148		N/A
Tiburon Financial, LLC	NY	11413		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	01/23/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/21/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Referral	01/29/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	Yes
Referral	01/27/2014	Closed	No	
Referral	01/29/2014	Closed with explanation	Yes	No
Referral	01/23/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Referral	01/29/2014	Closed with explanation	Yes	No
Referral	01/29/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	Yes
Referral	01/13/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Web	01/22/2014	Closed with explanation	Yes	No
Referral	01/29/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

672405
679467
679468
672449
679508
672468
672472
679538
656891
672520
679568
672533
672544
679588
679590
678716
656630
657138
672581
679634
679643

Debt Collection Complaints

Based on Consumer Complaints

01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Payday loan
01/07/2014	Debt collection	Credit card
01/16/2014	Debt collection	Medical
01/22/2014	Debt collection	I do not know
01/07/2014	Debt collection	Mortgage
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Payday loan
01/07/2014	Debt collection	I do not know
01/07/2014	Debt collection	Medical
01/16/2014	Debt collection	I do not know
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Medical
01/07/2014	Debt collection	Credit card
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	I do not know
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Contacted employer after asked not to
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

First National Bank of Omaha	FL	32814	N/A
Expert Global Solutions, Inc.	VA	20194	N/A
Delbert Services	VA	20187	N/A
Adsen & Associates, LLC	TX	78045	N/A
Commonwealth Financial Systems, Inc.	FL	34655	N/A
Platinum Holdings Group, LLC	IA	50315	N/A
Ocwen	CA	95219	N/A
Convergent Resources, Inc.	CA	94558	N/A
ARM WNY LLC	TX	77023	N/A
Allied Interstate LLC	TX	75022	N/A
Synerprise Consulting Services, Inc.	TX	76201	N/A
Capital One	TX	76092	N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	GA	30331	N/A
Medical Business Bureau	IL	60707	N/A
Oxford Law, LLC	PA	19122	N/A
Forster & Garbus LLP	NY	11004	N/A
I.C. System, Inc.	PR	00936	N/A
I.C. System, Inc.	CA	90016	N/A
Resurgent Capital Services L.P.	AZ	85374	N/A
USCB, INC.	CA	94954	N/A
Encore Capital Group	VA	22309	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/23/2014	Closed	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	No	
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/06/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	No	No
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed	No	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Referral	01/23/2014	Closed with explanation	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Referral	01/23/2014	Closed with explanation	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No
Phone	01/29/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

672596
672605
658907
657179
672618
681613
657090
657215
672650
657228
657264
672760
657306
672785
656979
672843
679695
672858
672867
672881
679744

Debt Collection Complaints

Based on Consumer Complaints

01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	I do not know
01/22/2014	Debt collection	Mortgage
01/22/2014	Debt collection	Payday loan
01/07/2014	Debt collection	I do not know
01/22/2014	Debt collection	Medical
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	I do not know
01/07/2014	Debt collection	Payday loan
01/22/2014	Debt collection	Credit card
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/22/2014	Debt collection	Payday loan
01/16/2014	Debt collection	I do not know
01/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	I do not know
01/10/2014	Debt collection	Credit card
01/10/2014	Debt collection	I do not know
01/10/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

CCS Financial Services, Inc.	CA	90291		N/A
Allied Interstate LLC	NE	69337	Older American, Servicemember	N/A
Quicken Loans	HI	96797		N/A
Check into Cash, Inc.	IA	51301	Servicemember	N/A
Fidelity National Information Services, Inc. (FNIS)	GA	30345		N/A
Retrieval-Masters Creditors Bureau, Inc.				N/A
Security Credit Services, LLC	MD	21213		N/A
Rash Curtis and Associates	CA	94619		N/A
ACE Cash Express Inc.	MO	63031		N/A
Portfolio Recovery Associates, Inc.	NJ	08859		N/A
Expert Global Solutions, Inc.	NY	10463		N/A
Encore Capital Group	FL	32583		N/A
JPMorgan Chase & Co.	FL	32583		N/A
Delbert Services	MI	48326	Servicemember	N/A
Navient Solutions, Inc.	NC	27822	Servicemember	N/A
Stellar Recovery Inc.	WI	53934	Servicemember	N/A
ERC	NY	11422		N/A
Monarch Recovery Holdings, Inc.	MN	56304	Servicemember	N/A
First Data Corporation	FL	32708		N/A
FINEX Group LLC	NM	88001		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	01/29/2014	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Referral	01/29/2014	Closed with explanation	Yes	No
Phone	02/15/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	No
Phone	01/29/2014	Closed with non-monetary relief	Yes	No
Referral	03/05/2014	Closed with explanation	Yes	No
Phone	01/23/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with non-monetary relief	Yes	Yes
Web	01/10/2014	Closed with explanation	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Referral	01/29/2014	Closed with non-monetary relief	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	No	
Web	01/10/2014	Closed	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

679751
657503
679766
679769
657516
679777
679796
672959
657546
679808
657570
678931
678932
679855
673020
664171
673047
664197
664201
662719

Debt Collection Complaints

Based on Consumer Complaints

01/07/2014	Debt collection	I do not know
01/27/2014	Debt collection	Medical
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	I do not know
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Non-federal student loan
01/22/2014	Debt collection	Auto
01/07/2014	Debt collection	I do not know
01/16/2014	Debt collection	Medical
01/16/2014	Debt collection	Credit card
01/16/2014	Debt collection	Payday loan
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	Medical
01/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Credit card
01/16/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	CA	95814		N/A
Expert Global Solutions, Inc.	CA	92260	Older American	N/A
Encore Capital Group	KS	66061		N/A
Leading Edge Recovery Solutions, LLC	FL	33811		N/A
ERC	TX	77904		N/A
Debt Recovery Solutions, LLC	MD	20792		N/A
AES/PHEAA	KY	40205		N/A
Santander Consumer USA Holdings Inc	VA	22150	Servicemember	N/A
Encore Capital Group	PA	18966		N/A
RS Clark and Associates, Inc.	TX	76227		N/A
Portfolio Recovery Associates, Inc.	IL	60657		N/A
MNE Services, Inc	CA	93550	Servicemember	N/A
Retrieval-Masters Creditors Bureau, Inc.	PA	19118	Older American	N/A
Discover	NC	28751	Older American, Servicemember	N/A
Professional Bureau of Collections of Maryland, Inc.	OK	73401		N/A
Cavalry Investments, LLC	FL	33154		N/A
JPMorgan Chase & Co.	FL	33154		N/A
Alorica Inc.	CA	91201		N/A
The CBE Group, Inc.	IL	61104		N/A
Citibank	CA	91342		N/A
Suttell, Hammer & White, P.S	WA	98070		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/07/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Phone	01/24/2014	Closed with explanation	Yes	No
Referral	01/27/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Referral	02/05/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed	Yes	No
Web	01/17/2014	Closed with non-monetary relief	Yes	No
Web	01/16/2014	Closed with non-monetary relief	Yes	No
Phone	02/05/2014	Closed	Yes	No
Web	01/30/2014	Closed with monetary relief	Yes	No
Web	02/10/2014	Closed	Yes	No
Web	02/05/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	01/31/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

657659

687057

673094

673096

673104

687078

687084

678797

657707

673121

673152

671593

687149

694135

694139

695859

695860

694150

664360

694160

673225

Debt Collection Complaints

Based on Consumer Complaints

01/16/2014	Debt collection	I do not know
01/27/2014	Debt collection	Medical
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Auto
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card
01/07/2014	Debt collection	I do not know
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Auto
02/05/2014	Debt collection	Credit card
02/05/2014	Debt collection	Mortgage
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/11/2014	Debt collection	Credit card
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Federal student loan
01/07/2014	Debt collection	Payday loan
01/07/2014	Debt collection	I do not know
01/31/2014	Debt collection	Non-federal student loan
01/11/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	IL	61063		N/A
Gold Key Credit, Inc.	NY	11414		N/A
Delbert Services	NJ	07108		N/A
Sharinn & Lipshie, P.C.	NY	11207		N/A
Dynamic Recovery Services, Inc.	TX	76040		N/A
Convergent Resources, Inc.	VA	22310		N/A
Synergetic Communication Inc	AZ	85122		N/A
Dynamic Recovery Solutions, LLC	MO	63049	Servicemember	N/A
JPMorgan Chase & Co.	KS	66503		N/A
NCB Management Services, Inc.	KS	66063		N/A
Credit Protection Association, L.P.	CA	95835		N/A
Universal Finance, Inc.	CA	90270		N/A
Citibank	PA	19148		N/A
Ditech Financial LLC	PA	19136		N/A
Southwest Credit Systems, L.P.	TX	75074		N/A
Bank of America	NJ	07712		N/A
Fidelity National Information Services, Inc. (FNIS)	KS	67149		N/A
Northland Group, Inc.	CA	91767	Older American	N/A
Community Choice Financial, Inc.	OH	44077		N/A
Financial Business and Consumer Solutions.	TX	77550		N/A
Radius Global Solutions LLC	CA	95212		N/A
Receivables Performance Management LLC	KS	66614		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/24/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Phone	01/23/2014	Closed with explanation	Yes	Yes
Referral	01/24/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Fax	02/04/2014	Closed with explanation	No	
Web	01/11/2014	Closed	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with non-monetary relief	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	Yes
Web	01/14/2014	Closed with explanation	Yes	Yes
Web	01/11/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Phone	01/30/2014	Closed with explanation	Yes	No
Web	01/10/2014	Closed with explanation	Yes	No
Phone	01/08/2014	Closed with explanation	Yes	No
Postal mail	02/07/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

673237
687231
673256
673267
678879
673278
662694
664470
680095
657912
657829
687293
702909
700477
658367
664511
680128
680158
657958
657961
694291
662760

Debt Collection Complaints

Based on Consumer Complaints

01/11/2014	Debt collection	Credit card
01/16/2014	Debt collection	Payday loan
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Medical
01/27/2014	Debt collection	I do not know
02/05/2014	Debt collection	Medical
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/11/2014	Debt collection	Credit card
01/22/2014	Debt collection	Federal student loan
01/31/2014	Debt collection	I do not know
02/05/2014	Debt collection	I do not know
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/11/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
02/05/2014	Debt collection	Credit card
02/05/2014	Debt collection	Credit card
01/31/2014	Debt collection	Medical
01/12/2014	Debt collection	Credit card
01/31/2014	Debt collection	Medical
01/16/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	ID	83554		N/A
Enova International, Inc.	NV	89123		N/A
Encore Capital Group	FL	33634		N/A
Tenet HealthCare Corporation	TX	77433		N/A
Franklin Collection Service, Inc.	CA	94112		N/A
Revenue Recovery Corporation	NJ	07020		N/A
Diversified Consultants, Inc.	FL	32591		N/A
Citibank	LA	71270		N/A
Sallie Mae	MA	02771		N/A
NRA Group, LLC	WV	26003	Older American	N/A
Glass Mountain Capital, LLC	TX	77598	Servicemember	N/A
Wells Fargo & Company	VA	22191		N/A
Bank of America	CA	95134		N/A
Resurgence Financial, LLC	TX	78418	Older American, Servicemember	N/A
JPMorgan Chase & Co.	CA	90046		N/A
Jacob Law Group, PLLC	TN	38261	Older American	N/A
Senex Services Corp.	NJ	08730		N/A
HSBC North America Holdings Inc.	RI	02864		N/A
First Federal Credit Control	PA	18102		N/A
Resurgent Capital Services L.P.	OH	44111		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	01/13/2014	Closed with monetary relief	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with non-monetary relief	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	02/05/2014	Closed with non-monetary relief	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	01/14/2014	Closed with explanation	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Phone	02/11/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/11/2014	Closed with explanation	Yes	No
Phone	04/24/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with non-monetary relief	Yes	No
Web	01/11/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Web	01/24/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

664839
673610
694333
673437
687426
700500
700503
664663
680272
694371
705881
687448
663537
694377
711082
700509
694386
662940
694398
673302

Debt Collection Complaints

Based on Consumer Complaints

01/27/2014	Debt collection	Federal student loan
01/16/2014	Debt collection	Credit card
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Medical
01/07/2014	Debt collection	I do not know
02/06/2014	Debt collection	Federal student loan
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Credit card
01/16/2014	Debt collection	Auto
01/12/2014	Debt collection	Credit card
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/12/2014	Debt collection	I do not know
01/16/2014	Debt collection	Credit card
01/16/2014	Debt collection	Non-federal student loan
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/16/2014	Debt collection	Credit card
02/05/2014	Debt collection	Payday loan
02/05/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened arrest/jail if do not pay

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

URS Holding, LLC	FL	33020		N/A
Citibank	MD	20902		N/A
Bank of America	CT	06790		N/A
Expert Global Solutions, Inc.	OH	44143		N/A
Midwestern Audit Services, Inc	MI	48306	Older American, Servicemember	N/A
CRA Collections, Inc	MD	21901		N/A
ConServe	CA	95678		N/A
Alorica Inc.	NV	89005		N/A
Synchrony Financial	FL	34669		N/A
Allied Interstate LLC	IN	46227		N/A
Synchrony Financial	PA	15670		N/A
Frontline Asset Strategies, LLC	CA	93101		N/A
Encore Capital Group	IA	50563	Servicemember	N/A
Media Collections, Inc	FL	32218		N/A
Gryphon Corp	NV	89108	Older American	N/A
Portfolio Recovery Associates, Inc.	MA	01902		N/A
Navient Solutions, Inc.	MD	21218		N/A
Retrieval-Masters Creditors Bureau, Inc.	IN	46962		N/A
Portfolio Recovery Associates, Inc.	MN	55412		N/A
Global Recovery Group	OH	44720		N/A
CNG Financial Corporation	OH	44720		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/05/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with monetary relief	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Postal mail	01/09/2014	Closed with explanation	Yes	Yes
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	01/07/2014	Closed with explanation	Yes	No
Fax	02/07/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with non-monetary relief	Yes	No
Phone	01/13/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Web	01/12/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with non-monetary relief	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/16/2014	Closed with explanation	Yes	Yes
Referral	01/24/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with non-monetary relief	Yes	No
Web	01/16/2014	Closed with non-monetary relief	Yes	No
Web	04/01/2014	Closed	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

687472
673505
673508
656939
687476
658076
702111
673527
694420
673532
658090
673538
664747
696311
662817
673560
673561
705885
674449
705887
700528

Debt Collection Complaints

Based on Consumer Complaints

01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Credit card
01/31/2014	Debt collection	Medical
01/22/2014	Debt collection	Payday loan
01/27/2014	Debt collection	Credit card
02/05/2014	Debt collection	Mortgage
02/05/2014	Debt collection	Payday loan
01/12/2014	Debt collection	Credit card
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Payday loan
01/17/2014	Debt collection	Medical
01/07/2014	Debt collection	I do not know
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	I do not know
01/31/2014	Debt collection	Federal student loan
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Payday loan
01/31/2014	Debt collection	I do not know
01/31/2014	Debt collection	I do not know
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Stellar Recovery Inc.	IL	60443		N/A
Equidata, Inc.	CA	95776		N/A
Phillips & Cohen Associates, Ltd.	NY	11554		N/A
Balanced Healthcare Receivables LLC	FL	33432		N/A
The Law Office of Daniel Slane	CA	93291		N/A
Dynamic Recovery Solutions, LLC	WA	98122		N/A
Dynamic Recovery Solutions, LLC	OH	44140		N/A
Enova International, Inc.	MO	63109		N/A
JPMorgan Chase & Co.	WI	53017		N/A
Allied Interstate LLC	MA	01035		N/A
Enova International, Inc.	CA	91711		N/A
Western Mercantile Agency, Inc	OR	97415		N/A
Progressive Financial Services, Inc.	FL	34285		N/A
Diversified Consultants, Inc.	NC	27101		N/A
Dominion Law Associates, P.L.L.C.	VA	22181		N/A
Navient Solutions, Inc.	LA	71019		N/A
HSBC North America Holdings Inc.	GA	30097		N/A
MNE Services, Inc	MD	20603		N/A
Commonwealth Financial Systems, Inc.	MO	63114		N/A
Convergent Resources, Inc.	OK	73173		N/A
Hillcrest Davidson & Assoc	IL	61802	Older American, Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	01/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed	Yes	No
Web	01/16/2014	Closed with non-monetary relief	Yes	Yes
Web	01/31/2014	Closed with explanation	No	
Phone	02/03/2014	Closed with explanation	Yes	Yes
Web	01/27/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	Yes
Phone	02/13/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Phone	01/27/2014	Closed	No	
Phone	01/08/2014	Closed with explanation	Yes	No
Web	01/12/2014	Closed with explanation	Yes	No
Referral	02/05/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with explanation	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

674451
664795
674460
694466
680371
689893
705888
700535
665141
687618
680408
674521
658168
665459
686056
694520
665476
658192
694524
694526
674555

Debt Collection Complaints

Based on Consumer Complaints

01/27/2014	Debt collection	Non-federal student loan
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Credit card
01/31/2014	Debt collection	I do not know
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	I do not know
02/05/2014	Debt collection	Auto
01/13/2014	Debt collection	Credit card
01/27/2014	Debt collection	Credit card
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	I do not know
01/22/2014	Debt collection	Credit card
01/07/2014	Debt collection	Mortgage
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Medical
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Credit card
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

MRS BPO, L.L.C.	VA	22192		N/A
National Credit Systems,Inc.	TX	77701		N/A
Wells Fargo & Company	AZ	85257		N/A
Halsted Financial Services, LLC.	WI	54601		N/A
Platinum Holdings Group, LLC	HI	96746		N/A
HSBC North America Holdings Inc.	CA	91977		N/A
HSBC North America Holdings Inc.	CA	91770	Servicemember	N/A
Wetsch Abbott Osborn Van Vliet PLC.	IA	50072		N/A
Rubin & Debski, P.A.	FL	33610		N/A
I.C. System, Inc.	VA	23666		N/A
HSBC North America Holdings Inc.	NY	11726	Older American	N/A
Allied Interstate LLC	MD	21093	Older American	N/A
Encore Capital Group	NV	89106		N/A
Citibank	IL	60503		N/A
ERC	FL	32955		N/A
Pinnacle Credit Services, LLC	PA	19013		N/A
Capio Partners, LLC	GA	30656		N/A
Concord Servicing Corporation	PR	00919	Older American	N/A
Encore Capital Group	NJ	07605		N/A
ResidentCollect, Inc.	LA	71103		N/A
Synchrony Financial	FL	33912		N/A
Dynamic Recovery Solutions, LLC	FL	32796		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/05/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with explanation	Yes	Yes
Web	01/15/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	No	No
Phone	02/06/2014	Closed	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed	Yes	No
Web	01/15/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed with explanation	Yes	Yes
Phone	01/08/2014	Closed with non-monetary relief	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Referral	01/08/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with non-monetary relief	Yes	No
Phone	01/30/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with non-monetary relief	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes
Phone	01/08/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Web	02/03/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

686450
658380
665489
694531
689896
665472
702232
665499
687688
665500
666491
658235
680487
656957
674607
680500
687747
694577
674638
658278
694593
694597

Debt Collection Complaints

Based on Consumer Complaints

01/31/2014	Debt collection	Credit card
01/22/2014	Debt collection	Credit card
01/31/2014	Debt collection	I do not know
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Mortgage
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Medical
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	I do not know
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/07/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Auto
01/22/2014	Debt collection	Medical
01/28/2014	Debt collection	Non-federal student loan
02/06/2014	Debt collection	I do not know
02/06/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Capital One	NY	11372		N/A
SquareTwo Financial Corporation	TX	78586		N/A
Allied Interstate LLC	WA	98626	Older American, Servicemember	N/A
A.R.M. Solutions, Inc.	VA	22181		N/A
Bank of America	DE	19803		N/A
ERC	LA	71211	Older American	N/A
Expert Global Solutions, Inc.	WA	98444		N/A
USAA Savings	PA	18840		N/A
Credit Acceptance Corporation	LA	71211	Older American	N/A
Focus Holding Company	IL	60619		N/A
Portfolio Recovery Associates, Inc.	CT	02795	Servicemember	N/A
Dynamic Recovery Solutions, LLC	FL	34655		N/A
Discover	GA	30080		N/A
Discover	PA	19153		N/A
Expert Global Solutions, Inc.	FL	33428		N/A
Byrider Franchising, LLC	IL	60629		N/A
JPMorgan Chase & Co.	ME	04605	Older American	N/A
Navient Solutions, Inc.	NV	89052		N/A
Allied Interstate LLC	OR	97219	Older American	N/A
Advance America, Cash Advance Centers, Inc.	OH	44254	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/31/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	Yes
Phone	04/08/2014	Closed with non-monetary relief	Yes	No
Web	01/07/2014	Closed with explanation	Yes	No
Postal mail	01/13/2014	Closed with non-monetary relief	Yes	Yes
Web	01/22/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	Yes
Web	01/17/2014	Closed with explanation	Yes	Yes
Web	01/07/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with non-monetary relief	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Phone	01/30/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with non-monetary relief	Yes	Yes
Web	02/06/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

693920
680561
694606
658296
667175
673656
680566
673844
673661
658315
665577
674412
658334
694641
673709
696333
680607
687840
700679
700681

Debt Collection Complaints

Based on Consumer Complaints

01/07/2014	Debt collection	Medical
01/22/2014	Debt collection	Credit card
02/06/2014	Debt collection	Mortgage
02/06/2014	Debt collection	Mortgage
01/17/2014	Debt collection	I do not know
01/31/2014	Debt collection	Credit card
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Mortgage
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Medical
02/06/2014	Debt collection	I do not know
01/17/2014	Debt collection	Non-federal student loan
02/06/2014	Debt collection	Credit card
01/13/2014	Debt collection	Payday loan
02/06/2014	Debt collection	Credit card
02/06/2014	Debt collection	Credit card
01/17/2014	Debt collection	Mortgage
01/17/2014	Debt collection	I do not know
01/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Credit card
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Sherloq Group, Inc	FL	34982		N/A
CL Holdings, LLC	CA	92649		N/A
Ocwen	AZ	85209		N/A
Bank of America	AZ	85209		N/A
Expert Global Solutions, Inc.	CA	92027	Older American	N/A
JPMorgan Chase & Co.	FL	33770		N/A
Credit Protection Association, L.P.	KY	40505		N/A
Credit Protection Association, L.P.	NJ	07512		N/A
Bank of America	CA	92114		N/A
Partners Financial Services Inc	TX	77539		N/A
Grant & Weber	CA	95648		N/A
Synchrony Financial	MD	21136		N/A
Expert Global Solutions, Inc.	GA	30160		N/A
Portfolio Recovery Associates, Inc.	IL	60409		N/A
Delbert Services	GA	30030		N/A
Encore Capital Group	MI	49668		N/A
Expert Global Solutions, Inc.	NY	10553		N/A
Citibank	FL	33496	Older American	N/A
Expert Global Solutions, Inc.	FL	34610		N/A
I.C. System, Inc.	TX	78410	Servicemember	N/A
Portfolio Recovery Associates, Inc.	GA	30041		N/A
National Credit Systems,Inc.	TX	76051		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/07/2014	Closed with non-monetary relief	Yes	No
Web	01/24/2014	Closed with monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with non-monetary relief	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	Yes
Postal mail	01/24/2014	Closed with non-monetary relief	Yes	No
Referral	01/27/2014	Closed with explanation	Yes	No
Web	01/08/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes
Web	01/16/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

657173
680625
702228
702229
674721
694675
674731
700253
694682
702990
687912
700737
674742
700748
665669
700756
702102
674019
674790
658924
674710
665690

Debt Collection Complaints

Based on Consumer Complaints

01/22/2014	Debt collection	Non-federal student loan
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	Payday loan
01/08/2014	Debt collection	Payday loan
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Auto
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	I do not know
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Payday loan
01/08/2014	Debt collection	Medical
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	I do not know
02/10/2014	Debt collection	I do not know
02/10/2014	Debt collection	I do not know
02/10/2014	Debt collection	Medical
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Credit card
01/22/2014	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Capital Management Services, LP	OH	43123	Older American	N/A
Stellar Recovery Inc.	CA	94306		N/A
Mutual Financial Partners	CA	92114		N/A
Check into Cash, Inc.	CA	92114		N/A
Penn Credit Corporation	NY	14845		N/A
M&T Bank Corporation	NY	11230		N/A
Receivables Performance Management LLC	CT	06480		N/A
National Credit Adjusters, LLC	MA	02720		N/A
Mary Jane M. Elliott, P.C. Attorneys At Law	MI	48101		N/A
The CBE Group, Inc.	LA	71291		N/A
Community Choice Financial, Inc.	AL	35244		N/A
Credit Bureau Collection Services, Inc.	MI	49508		N/A
Dynamic Recovery Solutions, LLC	NH	03076		N/A
Encore Capital Group	NJ	07005		N/A
Encore Capital Group	CA	95012	Older American	N/A
Portfolio Recovery Associates, Inc.	VA	22151		N/A
The Regional Adjustment Bureau, Incorporated	NY	14830	Older American	N/A
Community Health Investment Company, LLC.	AR	72503		N/A
Allied Interstate LLC	CA	94087	Servicemember	N/A
Allgate Financial, LLC	FL	33433	Older American	N/A
Bayview Loan Servicing, LLC	CA	92114		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/23/2014	Closed	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/15/2014	Closed	Yes	No
Web	01/07/2014	Closed with monetary relief	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Referral	01/24/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with non-monetary relief	Yes	No
Web	01/17/2014	Closed with explanation	Yes	No
Web	01/07/2014	Closed with non-monetary relief	Yes	Yes
Phone	01/13/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Postal mail	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Postal mail	01/30/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

680660
707213
659015
659016
687993
694747
688000
674813
688003
707234
674820
659041
665728
665750
700830
707284
707289
707292
689449
709661
680800

Debt Collection Complaints

Based on Consumer Complaints

02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Payday loan
01/08/2014	Debt collection	I do not know
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Mortgage
02/06/2014	Debt collection	Federal student loan
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Mortgage
01/08/2014	Debt collection	I do not know
01/31/2014	Debt collection	Federal student loan
01/13/2014	Debt collection	Payday loan
01/28/2014	Debt collection	I do not know
01/13/2014	Debt collection	Medical
01/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Credit card
02/11/2014	Debt collection	Payday loan
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citizens Financial Group, Inc.	FL	33880		N/A
Enova International, Inc.	VA	20176		N/A
ERC	OH	44060		N/A
Sunrise Credit Services Inc.	NY	14228		N/A
Expert Global Solutions, Inc.	AZ	85706		N/A
EOS Holdings, Inc.	NY	10467		N/A
Caliber Home Loans, Inc	NY	11757		N/A
Collection Technology Incorporated	PA	19134		N/A
Municipal Collections of America, Inc.	IL	60560		N/A
JPMorgan Chase & Co.	FL	32751	Older American, Servicemember	N/A
JH Portfolio Debt Equities, LLC	FL	33729		N/A
Navient Solutions, Inc.	NC	28467		N/A
EZCORP, Inc.	OH	44077		N/A
Encore Capital Group	GA	30656		N/A
Credit Bureau Services Association	OK	73401		N/A
NCB Management Services, Inc.	NJ	07419		N/A
Discover	NY	13760		N/A
CashCall, Inc.	TX	75207		N/A
Bank of America	VA	24161		N/A
ACS Education Services	NY	10010		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	02/18/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	Yes
Web	01/22/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Referral	01/30/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	Yes
Web	01/10/2014	Closed	Yes	No
Web	02/02/2014	Closed with explanation	Yes	Yes
Web	01/22/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with non-monetary relief	Yes	No
Web	07/03/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with non-monetary relief	Yes	No
Phone	02/07/2014	Closed with non-monetary relief	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

717148
694836
659081
700872
680821
665820
681031
700923
665859
689360
659128
694901
665373
688189
665889
680890
694914
708193
694918
680911

Debt Collection Complaints

Based on Consumer Complaints

01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/08/2014	Debt collection	I do not know
01/31/2014	Debt collection	Medical
02/11/2014	Debt collection	Payday loan
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Payday loan
01/13/2014	Debt collection	Medical
01/08/2014	Debt collection	I do not know
02/06/2014	Debt collection	Credit card
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/22/2014	Debt collection	Credit card
02/06/2014	Debt collection	Credit card
02/11/2014	Debt collection	I do not know
02/06/2014	Debt collection	Credit card
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Credit card
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	I do not know
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	MA	02136		N/A
Focus Holding Company	GA	30075		N/A
TekCollect Inc.	CA	90248		N/A
National Credit Adjusters, LLC	OH	44133		N/A
Convergent Resources, Inc.	CT	06053		N/A
SquareTwo Financial Corporation	VA	24161	Servicemember	N/A
Expert Global Solutions, Inc.	FL	33066		N/A
Enova International, Inc.	GA	30080		N/A
Capio Partners, LLC	FL	34698		N/A
Harley-Davidson Financial Services, Inc.				N/A
JPMorgan Chase & Co.	FL	33712	Older American	N/A
Eastern Account Systems of Connecticut, Inc.	AK	99623	Servicemember	N/A
Bank of America	TN	37122		N/A
Army and Air Force Exchange Service	FL	33712	Servicemember	N/A
Asta Funding, Inc	OR	97206		N/A
Citibank	TX	77095		N/A
First Credit Services Inc.	OK	73149		N/A
Law Office of Joe Pezzuto, LLC	VA	23432		N/A
Navient Solutions, Inc.	NY	12232		N/A
Encore Capital Group	NY	10468		N/A
Financial Business and Consumer Solutions.	AR	71854		N/A
Morgan & Pottinger, PSC	TN	37128		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/28/2014	Closed with explanation	Yes	No
Web	01/08/2014	Closed with explanation	Yes	Yes
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Phone	02/06/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with non-monetary relief	Yes	No
Phone	01/09/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	Yes
Web	01/31/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	Yes
Phone	02/07/2014	Closed with explanation	Yes	Yes
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes
Referral	02/07/2014	Closed with explanation	Yes	No
Referral	02/07/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

688228

659162

694955

708228

688282

694919

694970

694980

665960

659194

701017

694988

679267

701090

708317

701104

681657

708279

701114

701115

700194

681670

Debt Collection Complaints

Based on Consumer Complaints

01/28/2014	Debt collection	Non-federal student loan
01/28/2014	Debt collection	Credit card
02/11/2014	Debt collection	I do not know
01/08/2014	Debt collection	Payday loan
02/11/2014	Debt collection	I do not know
01/28/2014	Debt collection	I do not know
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
01/23/2014	Debt collection	Credit card
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	I do not know
01/23/2014	Debt collection	I do not know
01/13/2014	Debt collection	Auto
01/31/2014	Debt collection	Medical
01/13/2014	Debt collection	Credit card
01/13/2014	Debt collection	Credit card
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Federal student loan
01/23/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Communication tactics	Used obscene/profane/abusive language
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

MOHELA	LA	70431		N/A
Encore Capital Group	LA	71457		N/A
Portfolio Recovery Associates, Inc.	SC	29576	Older American	N/A
SFS, Inc	PA	19124	Older American	N/A
Praxis Financial Solutions, Incorporated	IA	50325	Older American	N/A
Portfolio Recovery Associates, Inc.	FL	33778		N/A
Consumer Collection Management. Inc	MO	63134		N/A
Encore Capital Group	NJ	07305		N/A
Portfolio Recovery Associates, Inc.	TX	75248		N/A
JPMorgan Chase & Co.	GA	30215	Older American	N/A
Diversified Adjustment Service, Inc.	KY	40299	Older American	N/A
I.C. System, Inc.	CT	06076		N/A
Citibank	WI	53217		N/A
Santander Consumer USA Holdings Inc	FL	33809		N/A
State Collection Service, Inc.	CA	95076		N/A
Messerli & Kramer P.A.	MN	55447		N/A
Bank of America	MN	55447		N/A
Regional Management Corp.	TX	78239		N/A
The CMI Group, Inc.	IL	60622		N/A
AES/PHEAA	PR	00957		N/A
Capital One	NY	11779		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/06/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes
Phone	01/31/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with non-monetary relief	Yes	No
Web	01/25/2014	Closed with explanation	Yes	No
Phone	02/11/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	Yes
Phone	01/16/2014	Closed	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Phone	01/16/2014	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with non-monetary relief	Yes	No
Web	02/13/2014	Closed	No	No
Web	01/13/2014	Closed with explanation	Yes	Yes
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

688370
688383
708330
659264
708348
688445
709607
701209
695089
681753
695093
681742
681755
666100
695098
665281
665282
688508
665311
681789
681791

Debt Collection Complaints

Based on Consumer Complaints

01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/31/2014	Debt collection	Medical
01/13/2014	Debt collection	I do not know
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	I do not know
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	I do not know
01/13/2014	Debt collection	Payday loan
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Credit card
02/11/2014	Debt collection	Credit card
01/28/2014	Debt collection	Credit card
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

HSBC North America Holdings Inc.	MD	20748	Older American	N/A
Convergent Resources, Inc.	ID	83719		N/A
FMA Alliance, Ltd.	TX	77040		N/A
Exeter Finance Corp	WI	53208	Older American	N/A
ERC	NC	28746	Older American, Servicemember	N/A
Penn Credit Corporation	OH	44124	Older American	N/A
R & B Corporation of Virginia	NV	89142	Older American, Servicemember	N/A
Encore Capital Group	AR	72023		N/A
Delbert Services	ND	58318		N/A
PayPal Holdings, Inc.	IA	50571		N/A
Fifth Third Financial Corporation	OH	44333	Older American, Servicemember	N/A
Apelles, LLC	OH	44333	Older American, Servicemember	N/A
Citibank	OH	45215		N/A
Biehl & Biehl, Inc	IL	60173		N/A
Convergent Resources, Inc.	AL	35131		N/A
Convergent Resources, Inc.	MI	49707	Servicemember	N/A
United Collection Bureau, Inc.	CA	58646		N/A
Stellar Recovery Inc.	FL	33144		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	01/16/2014	Closed with explanation	Yes	Yes
Web	01/13/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Phone	01/16/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with non-monetary relief	Yes	No
Web	01/16/2014	Closed with explanation	Yes	No
Postal mail	02/10/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with explanation	No	Yes
Web	02/16/2014	Closed with explanation	Yes	No
Phone	03/18/2014	Closed with explanation	Yes	No
Phone	03/18/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/13/2014	Closed with explanation	Yes	Yes
Fax	02/11/2014	Closed with explanation	Yes	No
Web	03/18/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

665259
665406
695164
666181
708462
666196
702512
666217
666220
707882
709573
709572
689362
708509
665397
700227
707917
708527

Debt Collection Complaints

Based on Consumer Complaints

01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Payday loan
01/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Payday loan
01/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	I do not know
01/23/2014	Debt collection	Non-federal student loan
02/11/2014	Debt collection	Medical
02/11/2014	Debt collection	Mortgage
01/13/2014	Debt collection	Credit card
01/31/2014	Debt collection	I do not know
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Credit card
02/01/2014	Debt collection	Credit card
02/06/2014	Debt collection	I do not know
02/11/2014	Debt collection	Credit card
02/06/2014	Debt collection	Non-federal student loan
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Nationwide Recovery Systems, Ltd	CA	90232		N/A
CashCall, Inc.	NY	10704		N/A
Kohn Law Firm S.C.	WI	53718		N/A
CNG Financial Corporation	WI	53115		N/A
Expert Global Solutions, Inc.	MO	63616	Older American	N/A
Portfolio Recovery Associates, Inc.	MD	21136		N/A
Expert Global Solutions, Inc.	GA	30087		N/A
Vital Solutions, Inc.	CT	06401		N/A
Bank of America	CA	92392		N/A
Weber & Olcese, PLC	MI	49648		N/A
CCS Financial Services, Inc.	CA	91308		N/A
North Shore Agency, LLC	FL	33149		N/A
Convergent Resources, Inc.	GA	30331		N/A
Encore Capital Group	GA	31021		N/A
Scott Lowery Law Office, P.C.	NJ	07054		N/A
Encore Capital Group	AZ	85340		N/A
Navient Solutions, Inc.	AK	72937	Servicemember	N/A
Van Ru Credit Corporation	CA	94087		N/A
Diversified Consultants, Inc.	FL	32054		N/A
Forster & Garbus LLP	NY	11001	Older American, Servicemember	N/A
HSBC North America Holdings Inc.	NY	11001	Older American,	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/11/2014	Closed	Yes	No
Web	01/28/2014	Closed with explanation	Yes	Yes
Phone	02/11/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Phone	01/16/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	Yes
Web	02/02/2014	Closed with non-monetary relief	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with non-monetary relief	Yes	Yes
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Phone	02/11/2014	Closed with explanation	Yes	Yes
Web	02/11/2014	Closed with non-monetary relief	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

696306

681870

695291

708542

666301

689826

681131

708581

708586

666334

695783

701480

700218

696440

701497

708627

701508

707918

709884

701575

701576

Debt Collection Complaints

Based on Consumer Complaints

02/06/2014	Debt collection	Medical
02/01/2014	Debt collection	Payday loan
02/06/2014	Debt collection	Medical
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	I do not know
02/01/2014	Debt collection	Credit card
02/01/2014	Debt collection	Medical
02/06/2014	Debt collection	Medical
02/06/2014	Debt collection	Non-federal student loan
02/01/2014	Debt collection	Payday loan
02/01/2014	Debt collection	Credit card
02/01/2014	Debt collection	Credit card
02/11/2014	Debt collection	Credit card
02/01/2014	Debt collection	Federal student loan
02/01/2014	Debt collection	Medical
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Medical
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

			Servicemember	
Convergent Resources, Inc.	WA	98685		N/A
ACE Cash Express Inc.	CA	90260		N/A
Credit Bureau of Napa	NJ	07928		N/A
AR Resources, Inc.	FL	33774		N/A
Account Discovery Systems, LLC	CA	90212		N/A
Citibank	DE	19703		N/A
Convergent Resources, Inc.	CA	92707		N/A
Expert Global Solutions, Inc.	TX	77059		N/A
Williams & Fudge, Inc	NY	11238		N/A
Delbert Services	KY	40218		N/A
Encore Capital Group	NC	28138		N/A
Capital One	NC	28138		N/A
Convergent Resources, Inc.	CA	93033	Servicemember	N/A
Van Ru Credit Corporation	OR	97236		N/A
Convergent Resources, Inc.	FL	34222		N/A
Portfolio Recovery Associates, Inc.	MA	01604		N/A
EOS Holdings, Inc.	CA	91791		N/A
Herbert P. Sears Co., Inc.	CA	93301	Older American	N/A
First Data Corporation	NV	89134		N/A
LexisNexis	FL	32778		N/A
Encore Capital Group	GA	30013	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	02/26/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed	Yes	Yes
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/01/2014	Closed with non-monetary relief	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/01/2014	Closed with explanation	Yes	Yes
Web	02/02/2014	Closed with explanation	Yes	No
Web	02/01/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/01/2014	Closed with non-monetary relief	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/01/2014	Closed with non-monetary relief	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with non-monetary relief	No	
Web	02/01/2014	Closed with explanation	Yes	Yes
Web	02/11/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

701586
695500
701612
701593
708731
695792
695539
701664
701666
695564
695588
695589
708787
695609
695611
701720
695644
694232
701755
695652
695660

Debt Collection Complaints

Based on Consumer Complaints

02/06/2014	Debt collection	I do not know
02/11/2014	Debt collection	Credit card
02/02/2014	Debt collection	I do not know
02/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/02/2014	Debt collection	I do not know
02/02/2014	Debt collection	Credit card
02/02/2014	Debt collection	Credit card
02/02/2014	Debt collection	Credit card
02/02/2014	Debt collection	Non-federal student loan
02/02/2014	Debt collection	Medical
02/03/2014	Debt collection	Credit card
02/03/2014	Debt collection	Credit card
02/11/2014	Debt collection	Payday loan
02/03/2014	Debt collection	Medical
02/03/2014	Debt collection	Payday loan
02/11/2014	Debt collection	Credit card
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Payday loan
02/11/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Improper contact or sharing of info	Contacted me after I asked not to
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

HOVG, LLC	MS	39520	Older American	N/A
Citibank	OH	44266		N/A
Resurgent Capital Services L.P.	MN	55014		N/A
Pinnacle Credit Services, LLC	NY	12078		N/A
Afni, Inc.	NY	12078		N/A
Encore Capital Group	OH	44266		N/A
Ditech Financial LLC	VA	23454	Servicemember	N/A
ERC	PA	15902	Servicemember	N/A
Wells Fargo & Company	CO	80228		N/A
Synchrony Financial	IN	46952	Servicemember	N/A
Progressive Financial Services, Inc.	IL	60626		N/A
Ray Klein, Inc.	OR	97504		N/A
Encore Capital Group	CT	06460		N/A
Synchrony Financial	CT	06460		N/A
Delbert Services	OH	43230		N/A
WAKEFIELD & ASSOCIATES, INC.	SC	29485		N/A
Security Finance	SC	29485		N/A
Receivables Performance Management LLC	FL	34233		N/A
Allied Interstate LLC	PA	18426		N/A
Enova International, Inc.	KS	67208		N/A
Portfolio Recovery Associates, Inc.	MI	41204		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/12/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with non-monetary relief	Yes	Yes
Web	02/11/2014	Closed with monetary relief	Yes	Yes
Web	03/21/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	02/02/2014	Closed with explanation	Yes	Yes
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	02/02/2014	Closed with explanation	Yes	No
Web	02/02/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes
Web	03/07/2014	Closed with non-monetary relief	Yes	No
Web	02/02/2014	Closed with non-monetary relief	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Phone	02/14/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

701767
709615
695667
695684
695685
695700
695706
695893
695728
695752
695757
695763
696530
696531
729836
696540
696569
709097
709183
709260
709376

Debt Collection Complaints

Based on Consumer Complaints

01/23/2014	Debt collection	Credit card
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/29/2014	Debt collection	I do not know
02/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Payday loan
01/23/2014	Debt collection	I do not know
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Mortgage
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	I do not know
02/18/2014	Debt collection	Credit card
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Medical
01/17/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated committed crime not paying
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Communication tactics	Called outside of 8am-9pm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Barclays PLC	CT	06810		N/A
Expert Global Solutions, Inc.	CA	94109		N/A
ERC	CA	90710		N/A
Encore Capital Group	KS	66061		N/A
Caine & Weiner Co. Inc.	NY	11103		N/A
McKellar & Associates Group, Inc.	CA	95632		N/A
CashCall, Inc.	NJ	87182		N/A
Navient Solutions, Inc.	TX	75081		N/A
National Collection Systems, Inc.	AZ	86002	Servicemember	N/A
Whitehouse Law Firm LPA	KY	45230		N/A
JPMorgan Chase & Co.	DC	20019		N/A
Matthew Thomas & Associates LLC	NM	87002		N/A
Afni, Inc.	NY	11412		N/A
National Credit Systems,Inc.	KY	40217		N/A
Ditech Financial LLC	MA	01376	Servicemember	N/A
Unique Management Services, Inc	CA	94509		N/A
Oxford Law, LLC	KY	40207		N/A
Encore Capital Group	CA	96130	Older American	N/A
Encore Capital Group	OH	44657	Older American	N/A
FMA Alliance, Ltd.	TX	79382		N/A
Allied Interstate LLC	CO	80621		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	01/31/2014	Closed with monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Referral	02/06/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed	Yes	No
Referral	01/31/2014	Closed with explanation	Yes	No
Phone	01/31/2014	Closed with non-monetary relief	Yes	No
Web	01/28/2014	Closed	Yes	No
Web	02/12/2014	Closed with explanation	No	
Phone	02/06/2014	Closed with explanation	Yes	No
Phone	03/24/2014	Closed	Yes	No
Phone	02/06/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Phone	02/06/2014	Closed with explanation	Yes	No
Phone	02/06/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/21/2014	Closed with non-monetary relief	Yes	No
Postal mail	01/24/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Phone	01/27/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

682793

709411

709422

709447

690146

709474

682101

682141

688762

681068

688766

682163

688784

682263

688858

688869

688871

718323

674894

682388

674946

Debt Collection Complaints

Based on Consumer Complaints

01/23/2014	Debt collection	Credit card
01/23/2014	Debt collection	Credit card
01/23/2014	Debt collection	Payday loan
01/28/2014	Debt collection	I do not know
01/23/2014	Debt collection	I do not know
01/23/2014	Debt collection	Medical
01/28/2014	Debt collection	I do not know
01/23/2014	Debt collection	Credit card
01/28/2014	Debt collection	I do not know
01/28/2014	Debt collection	I do not know
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Mortgage
01/17/2014	Debt collection	Mortgage
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	I do not know
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	I do not know
02/12/2014	Debt collection	Medical
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	NY	11415	Older American	N/A
JPMorgan Chase & Co.	NY	11415	Older American	N/A
Delbert Services	PA	19023		N/A
Northland Group, Inc.	NV	89703	Older American, Servicemember	N/A
Encore Capital Group	NY	12918		N/A
Medical Society Business Services, Inc.	AZ	85212		N/A
NRA Group, LLC	PA	19136		N/A
Monarch Recovery Holdings, Inc.	CA	90805		N/A
Commonwealth Financial Systems, Inc.	AR	71854		N/A
Expert Global Solutions, Inc.	MI	48180		N/A
Diversified Consultants, Inc.	NM	88011		N/A
Dyck-O'Neal, Inc.	FL	32162	Older American	N/A
Ditech Financial LLC	KS	66062		N/A
Resurgent Capital Services L.P.	TX	75150		N/A
CCS Financial Services, Inc.	GA	31021		N/A
Navient Solutions, Inc.	OH	43214		N/A
The CMI Group, Inc.	AZ	85712		N/A
Portfolio Recovery Associates, Inc.	IL	60130		N/A
R & B Corporation of Virginia	VA	23462		N/A
ERC	CA	94582		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	01/31/2014	Closed with non-monetary relief	Yes	No
Phone	01/31/2014	Closed with explanation	Yes	No
Postal mail	01/31/2014	Closed with explanation	Yes	Yes
Phone	02/06/2014	Closed with explanation	Yes	No
Phone	01/31/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with non-monetary relief	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Phone	01/30/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	No
Postal mail	01/27/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	Yes
Phone	01/27/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with non-monetary relief	Yes	No
Phone	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	Yes
Web	02/11/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

682469
682470
681525
688894
682478
682488
689035
682247
689048
689050
681242
675011
675015
675036
689103
675053
689113
689151
711706
711709

Debt Collection Complaints

Based on Consumer Complaints

02/12/2014	Debt collection	Credit card
02/12/2014	Debt collection	I do not know
02/12/2014	Debt collection	Payday loan
02/12/2014	Debt collection	Credit card
01/23/2014	Debt collection	Federal student loan
02/12/2014	Debt collection	I do not know
02/12/2014	Debt collection	Medical
01/23/2014	Debt collection	I do not know
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Medical
01/23/2014	Debt collection	I do not know
02/12/2014	Debt collection	Credit card
02/12/2014	Debt collection	Medical
02/12/2014	Debt collection	Non-federal student loan
02/12/2014	Debt collection	Credit card
01/23/2014	Debt collection	I do not know
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Credit card
01/28/2014	Debt collection	I do not know
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Discover	CA	94582		N/A
Diversified Consultants, Inc.	TX	79925		N/A
The CBE Group, Inc.	MO	64064		N/A
Encore Capital Group	NM	88001	Servicemember	N/A
Financial Asset Management Systems, Inc.	NC	27603		N/A
Encore Capital Group	TX	79925		N/A
WAKEFIELD & ASSOCIATES, INC.	MO	65065	Servicemember	N/A
Van Ru Credit Corporation	ID	83714		N/A
P&B Capital Group, LLC	NY	14526		N/A
N.A.R., Inc.	TX	76028		N/A
Account Discovery Systems, LLC	IN	46038		N/A
Mercantile Adjustment Bureau, LLC	CA	90211		N/A
I.C. System, Inc.	NJ	07512		N/A
ECMC Group, Inc.	TN	37408		N/A
Wells Fargo & Company	FL	33008	Older American	N/A
Navient Solutions, Inc.	WI	53532	Older American	N/A
Allied Interstate LLC	CO	80634		N/A
Portfolio Recovery Associates, Inc.	NC	28461		N/A
Resurgent Capital Services L.P.	CA	90650		N/A
ResidentCollect, Inc.	TX	76040		N/A
Williams & Fudge, Inc	NJ	07112		N/A
Independent Recovery Resources, Inc.	NY	10452		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/11/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with non-monetary relief	Yes	No
Web	01/23/2014	Closed	Yes	No
Web	02/11/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with non-monetary relief	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	Yes
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with non-monetary relief	Yes	No
Phone	02/18/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Phone	01/31/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

724741
714228
806509
724744
682659
731984
714233
682677
719867
729846
682763
713479
714051
711721
711733
682759
675198
714279
689249
689286
689304
681532

Debt Collection Complaints

Based on Consumer Complaints

01/23/2014	Debt collection	Credit card
02/03/2014	Debt collection	Mortgage
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Payday loan
02/03/2014	Debt collection	Credit card
01/23/2014	Debt collection	Non-federal student loan
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Medical
01/23/2014	Debt collection	I do not know
02/03/2014	Debt collection	Payday loan
01/23/2014	Debt collection	Non-federal student loan
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Credit card
02/06/2014	Debt collection	Medical
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Indicated committed crime not paying
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Dynamic Recovery Solutions, LLC	KS	66414		N/A
Regional Trustee Services Corporation	WA	99016		N/A
Stellar Recovery Inc.	IL	60654		N/A
Credit Bureau Collection Services, Inc.	VA	22025		N/A
Portfolio Recovery Associates, Inc.	NC	27284		N/A
DTA GROUP LLC	FL	32931		N/A
Integrity Solution Services, Inc.	CT	06488		N/A
I.C. System, Inc.	FL	33165		N/A
Tenet HealthCare Corporation	FL	33165		N/A
Encore Capital Group	TX	78259		N/A
General Service Bureau, Inc.	NE	68046		N/A
Cherry Creek Strategic Advisors, LLC	CO	80247		N/A
MNE Services, Inc	CA	93422		N/A
Navient Solutions, Inc.	NY	11023		N/A
Resurgent Capital Services L.P.	TX	79936		N/A
Portfolio Recovery Associates, Inc.	GA	30349		N/A
Convergent Resources, Inc.	CA	95628		N/A
Alorica Inc.	OR	97504		N/A
Paramount Recovery Systems, L.P.	TX	76016	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	CA	92130		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	01/31/2014	Closed with explanation	Yes	No
Referral	02/07/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Postal mail	02/03/2014	Closed with explanation	Yes	No
Postal mail	01/31/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	Yes
Web	01/23/2014	Closed with explanation	Yes	Yes
Phone	02/18/2014	Closed with non-monetary relief	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Postal mail	01/27/2014	Closed with explanation	Yes	No
Phone	02/11/2014	Closed with non-monetary relief	Yes	No
Phone	02/26/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes
Phone	02/07/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

682846

696507

696503

697889

696621

682887

696647

681158

681162

673964

717963

682940

696708

681551

675292

696755

701900

701907

675395

701916

Debt Collection Complaints

Based on Consumer Complaints

01/29/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/29/2014	Debt collection	Federal student loan
02/06/2014	Debt collection	I do not know
02/03/2014	Debt collection	I do not know
02/18/2014	Debt collection	Credit card
01/23/2014	Debt collection	I do not know
02/06/2014	Debt collection	I do not know
01/29/2014	Debt collection	Mortgage
02/06/2014	Debt collection	I do not know
01/23/2014	Debt collection	Federal student loan
02/12/2014	Debt collection	Credit card
02/12/2014	Debt collection	Credit card
01/29/2014	Debt collection	Credit card
02/12/2014	Debt collection	Federal student loan
01/17/2014	Debt collection	Mortgage
01/29/2014	Debt collection	Credit card
02/06/2014	Debt collection	Credit card
02/18/2014	Debt collection	Federal student loan
02/03/2014	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Indicated committed crime not paying
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

FAIR COLLECTIONS & OUTSOURCING, INC.	CA	93611	Older American	N/A
Expert Global Solutions, Inc.	GA	30039		N/A
Capital One	FL	34135	Older American, Servicemember	N/A
Navient Solutions, Inc.	AZ	85120		N/A
Dynamic Recovery Solutions, LLC	AZ	85251		N/A
Portfolio Recovery Associates, Inc.	NY	13203	Older American	N/A
SKO Brenner American, Inc.	CA	92694		N/A
Monarch Recovery Holdings, Inc.	OH	43204		N/A
Dynamic Recovery Solutions, LLC	MO	63110		N/A
Bank of America	IL	60425		N/A
Allied Interstate LLC	CA	95758	Servicemember	N/A
Performant Financial Corporation	NY	13357		N/A
Portfolio Recovery Associates, Inc.	VT	05261		N/A
Capital One	VT	05261		N/A
Convergent Resources, Inc.	TX	78641		N/A
Performant Financial Corporation	TX	78704		N/A
JPMorgan Chase & Co.	WA	98053		N/A
Meyer & Njus, P.A.	IL	61727		N/A
JH Portfolio Debt Equities, LLC	CA	95118		N/A
Financial Asset Management Systems, Inc.	NC	28208		N/A
BBVA Compass	ID	83462		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/07/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Phone	03/03/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Phone	02/04/2014	Closed with non-monetary relief	Yes	No
Web	02/18/2014	Closed with non-monetary relief	Yes	No
Phone	02/05/2014	Closed with non-monetary relief	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	No
Referral	02/06/2014	Closed with explanation	Yes	Yes
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Fax	02/05/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	No
Referral	02/05/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

690104
701919
718029
690114
701928
696809
718054
683063
701961
691809
702563
683106
711775
711776
691815
711777
673751
690182
701995
718086
696867

Debt Collection Complaints

Based on Consumer Complaints

02/03/2014	Debt collection	I do not know
02/06/2014	Debt collection	Mortgage
01/23/2014	Debt collection	Medical
01/17/2014	Debt collection	Credit card
02/07/2014	Debt collection	Credit card
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Credit card
01/29/2014	Debt collection	I do not know
01/17/2014	Debt collection	I do not know
01/29/2014	Debt collection	I do not know
02/18/2014	Debt collection	I do not know
01/29/2014	Debt collection	Mortgage
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Credit card
02/07/2014	Debt collection	I do not know
02/07/2014	Debt collection	I do not know
01/23/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	AZ	85016	Older American	N/A
PNC Bank N.A.	MD	20707		N/A
Retrieval-Masters Creditors Bureau, Inc.	NC	28173		N/A
Synchrony Financial	GA	31569		N/A
First National Collection Bureau, Inc.	WY	82901		N/A
Portfolio Recovery Associates, Inc.	IL	60645		N/A
Dynamic Recovery Solutions, LLC	MI	49453		N/A
Convergent Resources, Inc.	FL	34222		N/A
Allied Interstate LLC	VA	23705		N/A
JPMorgan Chase & Co.	VA	23705		N/A
HSBC North America Holdings Inc.	KY	42701	Servicemember	N/A
Professional Bureau of Collections of Maryland, Inc.	OH	44446	Older American	N/A
Franklin Collection Service, Inc.	FL	33180	Older American	N/A
Viking Client Services, Inc.	TX	76116		N/A
Everest Receivable Services Inc.	NJ	03705		N/A
Cavalry Investments, LLC	CA	93306		N/A
Select Portfolio Servicing, Inc	CA	91342		N/A
Receivables Performance Management LLC	FL	33020	Servicemember	N/A
JPMorgan Chase & Co.	OH	44060		N/A
Allgate Financial, LLC	AZ	85048		N/A
HSBC North America Holdings Inc.	AZ	85048		N/A
Bull City Financial Solutions, Inc	VA	23669	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/04/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Phone	01/27/2014	Closed with monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	Yes
Referral	02/10/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with non-monetary relief	Yes	Yes
Referral	02/10/2014	Closed with explanation	Yes	Yes
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed	Yes	No
Phone	02/06/2014	Closed with explanation	Yes	Yes
Web	01/17/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Referral	02/06/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Phone	03/19/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

696873
701908
684108
675478
705725
703079
711787
703109
703114
703115
703120
696528
691812
675536
690268
718197
690281
704015
703177
703187
703188
684113

Debt Collection Complaints

Based on Consumer Complaints

01/29/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Non-federal student loan
02/07/2014	Debt collection	I do not know
01/24/2014	Debt collection	Credit card
01/24/2014	Debt collection	Credit card
01/29/2014	Debt collection	I do not know
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Credit card
01/29/2014	Debt collection	Credit card
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Payday loan
02/21/2014	Debt collection	Credit card
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	I do not know
01/24/2014	Debt collection	I do not know
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened to sue on too old debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ERC	FL	33018		N/A
Vengroff Williams, Inc	NV	89109		N/A
Expert Global Solutions, Inc.	CA	93940	Servicemember	N/A
Columbia Recovery Group LLC	CA	92223		N/A
Encore Capital Group	TX	77539		N/A
Capital One	VA	22812	Servicemember	N/A
RevSolve, Inc.	AZ	85203		N/A
Wells Fargo & Company	CA	94102	Older American	N/A
Portfolio Recovery Associates, Inc.	CA	90241		N/A
North American Asset Services, LLC	IN	46055		N/A
ATG Credit, LLC	CA	92021	Servicemember	N/A
Enova International, Inc.	NY	12401		N/A
McKellar & Associates Group, Inc.	LA	70123	Servicemember	N/A
PayPal Holdings, Inc.	AL	36207	Older American, Servicemember	N/A
Weltman, Weinberg & Reis	MA	02760		N/A
Expert Global Solutions, Inc.	CA	93065	Older American, Servicemember	N/A
PayPal Holdings, Inc.	SC	29406		N/A
Southwest Credit Systems, L.P.	TX	75249		N/A
ARM WNY LLC	CA	95050		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	02/05/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	Yes
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	01/24/2014	Closed with explanation	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	No
Phone	02/18/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	Yes
Web	01/17/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with explanation	Yes	Yes
Phone	02/25/2014	Closed	Yes	Yes
Web	02/26/2014	Closed with monetary relief	Yes	Yes
Referral	02/10/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Phone	02/24/2014	Closed with explanation	Yes	No
Phone	02/20/2014	Closed with explanation	No	No

Debt Collection Complaints

Based on Consumer Complaints

690299
702715
703214
703239
684109
684162
690361
717447
718289
690370
676606
675680
725539
718313
702785
684228
684232
725565
675700

Debt Collection Complaints

Based on Consumer Complaints

02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	Credit card
02/18/2014	Debt collection	I do not know
01/29/2014	Debt collection	Auto
02/03/2014	Debt collection	I do not know
01/24/2014	Debt collection	Credit card
02/07/2014	Debt collection	Federal student loan
01/24/2014	Debt collection	Credit card
01/24/2014	Debt collection	Credit card
01/24/2014	Debt collection	Credit card
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	I do not know
02/21/2014	Debt collection	Credit card
01/29/2014	Debt collection	Credit card
01/29/2014	Debt collection	I do not know
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	Credit card
02/21/2014	Debt collection	Payday loan
01/29/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	I do not know
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/17/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

North Shore Agency, LLC	VA	23430	Older American	N/A
Bank of America	RI	02864		N/A
Navient Solutions, Inc.	AZ	85749		N/A
United Collection Bureau, Inc.	CA	90254		N/A
Professional Credit Management, Inc	AR	72501		N/A
Citibank	TN	37064		N/A
Expert Global Solutions, Inc.	WI	53901		N/A
Neuheisel Law Firm, P.C.	GA	30052		N/A
Synchrony Financial	GA	30052		N/A
TD Bank US Holding Company	WI	53714		N/A
Professional Debt Mediation, Inc.	PA	19111		N/A
Ditech Financial LLC	CA	91722	Older American	N/A
Portfolio Recovery Associates, Inc.	AL	35226		N/A
Capital One	MD	20607		N/A
Rash Curtis and Associates	CA	95901		N/A
Encore Capital Group	CA	95015		N/A
Citibank	OK	73135		N/A
Delray Capital, LLC	NC	27863		N/A
Partners Financial Services Inc	CA	94080		N/A
Leading Edge Recovery Solutions, LLC	CA	91775		N/A
Credit Protection Association, L.P.	CA	91343	Servicemember	N/A
Encore Capital Group	TX	77477		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/07/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Referral	02/06/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with monetary relief	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/23/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Postal mail	02/10/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	Yes
Referral	02/07/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/17/2014	Closed with non-monetary relief	Yes	No
Postal mail	01/27/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

697177
684237
718332
690416
697189
684258
703329
683575
683576
684264
684269
725605
724882
690440
690442
703293
684274
724605
690443
684280
675653
675753

Debt Collection Complaints

Based on Consumer Complaints

01/17/2014	Debt collection	Credit card
01/29/2014	Debt collection	Credit card
02/03/2014	Debt collection	Payday loan
01/24/2014	Debt collection	Mortgage
01/29/2014	Debt collection	I do not know
02/21/2014	Debt collection	I do not know
01/29/2014	Debt collection	Auto
02/03/2014	Debt collection	Credit card
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Medical
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	I do not know
01/29/2014	Debt collection	Medical
02/21/2014	Debt collection	I do not know
02/07/2014	Debt collection	Non-federal student loan
01/29/2014	Debt collection	I do not know
01/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	I do not know
02/12/2014	Debt collection	Non-federal student loan
02/12/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	TX	77477		N/A
Amex	SC	29901	Older American	N/A
Speedy Cash Holdings	NV	89123	Older American, Servicemember	N/A
Wells Fargo & Company	MD	20794		N/A
Encore Capital Group	TX	77375		N/A
Ally Financial Inc.	NY	14220		N/A
HSBC North America Holdings Inc.	IL	60411		N/A
Resurgent Capital Services L.P.	TX	76093		N/A
Southwest Credit Systems, L.P.	GA	30071		N/A
Tenet HealthCare Corporation	FL	33068		N/A
Afni, Inc.	PA	15135		N/A
Encore Capital Group	NJ	07201		N/A
Professional Credit Management, Inc	AR	72019		N/A
Alorica Inc.	OH	44262		N/A
AES/PHEAA	OH	45373		N/A
The CBE Group, Inc.	IL	60615	Older American	N/A
First Data Corporation	WA	98801		N/A
Expert Global Solutions, Inc.	OK	73160		N/A
Navient Solutions, Inc.	ID	83686		N/A
Citibank	PA	16374	Older American,	N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	01/27/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/10/2014	Closed with explanation	Yes	Yes
Referral	02/04/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Referral	02/21/2014	Closed with non-monetary relief	Yes	No
Web	01/31/2014	Closed with monetary relief	Yes	No
Web	02/21/2014	Closed with explanation	Yes	Yes
Web	03/07/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	No	
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

675754

690464

697872

684295

690480

725665

690507

697297

714347

703438

725684

683413

690524

725698

703460

690557

675836

725722

711825

711859

Debt Collection Complaints

Based on Consumer Complaints

02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Credit card
02/03/2014	Debt collection	Payday loan
01/29/2014	Debt collection	Payday loan
02/18/2014	Debt collection	Mortgage
01/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Medical
01/18/2014	Debt collection	Credit card
01/18/2014	Debt collection	Credit card
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Auto
01/24/2014	Debt collection	I do not know
02/03/2014	Debt collection	I do not know
02/07/2014	Debt collection	Credit card
02/07/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Taking/threatening an illegal action	Threatened arrest/jail if do not pay

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

			Servicemember	
ERC	NY	11726	Servicemember	N/A
Discover	NC	28269		N/A
Delbert Services	LA	70810		N/A
Delbert Services	IN	46818		N/A
Dyck-O'Neal, Inc.	CO	80550		N/A
Shermeta Law Group, P.C.	MI	49004		N/A
Southwest Credit Systems, L.P.	UT	84404		N/A
Helvey & Associates	IN	46733		N/A
Resurgent Capital Services L.P.	GA	30273		N/A
Citibank	GA	30273		N/A
ProCollect, Inc	TX	75217		N/A
EOS Holdings, Inc.	NY	10037		N/A
RevSolve, Inc.	WA	98685		N/A
Resurgent Capital Services L.P.	TX	75126	Servicemember	N/A
Afni, Inc.	TX	78552		N/A
Performant Financial Corporation	PA	18055	Servicemember	N/A
First Credit Services Inc.	TX	77382		N/A
Recovery Partners, LLC	IL	60504		N/A
Dynamic Recovery Solutions, LLC	FL	32258		N/A
Encore Capital Group	NY	10038		N/A
The Law Office of Daniel Slane	OH	45405		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/12/2014	Closed with non-monetary relief	Yes	No
Web	02/03/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Postal mail	01/27/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	01/17/2014	Closed with explanation	Yes	Yes
Web	01/27/2014	Closed with explanation	Yes	Yes
Phone	02/25/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with non-monetary relief	Yes	No
Web	02/03/2014	Closed with explanation	Yes	Yes
Web	02/21/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

714350
697366
698229
690581
718431
675877
718440
711836
675872
675873
725827
684031
698243
725844
703456
725852
718561
684499
697544
703619
703627

Debt Collection Complaints

Based on Consumer Complaints

01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Medical
02/12/2014	Debt collection	Credit card
02/18/2014	Debt collection	Medical
02/03/2014	Debt collection	Payday loan
01/18/2014	Debt collection	Medical
01/18/2014	Debt collection	I do not know
02/12/2014	Debt collection	I do not know
01/29/2014	Debt collection	Federal student loan
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/18/2014	Debt collection	Credit card
02/21/2014	Debt collection	Medical
02/12/2014	Debt collection	I do not know
02/18/2014	Debt collection	Credit card
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	I do not know
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/18/2014	Debt collection	I do not know
02/21/2014	Debt collection	Credit card
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

American Adjustment Bureau, Inc	CT	06484		N/A
Cavalry Investments, LLC	PA	19404		N/A
Dynamic Recovery Solutions, LLC	CA	91342	Older American	N/A
U.S. Collections West, Inc.	HI	96727	Older American	N/A
MNE Services, Inc	TN	37397		N/A
Sarma	TX	78412		N/A
ERC	MD	32713		N/A
ARM WNY LLC	DE	19808		N/A
Delta Management Associates, Inc.	AZ	85202	Servicemember	N/A
Citibank	NJ	07001	Servicemember	N/A
Dynamic Recovery Solutions, LLC	TX	77433		N/A
Alorica Inc.	FL	32908		N/A
URS Holding, LLC	AZ	85233		N/A
Capital Management Services, LP	MO	63147	Older American	N/A
The Minacs Group (USA) Inc.	NY	10469		N/A
Enova International, Inc.	NY	14086	Older American	N/A
Community Choice Financial, Inc.	CA	91326		N/A
Allied Interstate LLC	FL	34207		N/A
United Collection Bureau, Inc.	IL	60203		N/A
Coast to Coast Financial Solutions, Inc.	CA	93010	Older American	N/A
Receivables Performance Management LLC	PA	17856	Older American,	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/24/2014	Closed with explanation	Yes	No
Postal mail	02/11/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Web	02/06/2014	Closed with explanation	Yes	No
Web	01/18/2014	Closed with explanation	Yes	No
Web	01/18/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with non-monetary relief	Yes	No
Web	01/22/2014	Closed with explanation	Yes	No
Phone	02/24/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Phone	02/24/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/24/2014	Closed with explanation	Yes	No
Phone	02/18/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

684515
703630
727732
718143
697949
676012
676017
717321
690727
684538
676022
725907
711559
718603
727628
697579
725923
676037
727497
714365
703516

Debt Collection Complaints

Based on Consumer Complaints

01/29/2014	Debt collection	I do not know
02/21/2014	Debt collection	Credit card
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/29/2014	Debt collection	Medical
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Credit card
01/29/2014	Debt collection	I do not know
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Credit card
02/18/2014	Debt collection	Credit card
02/18/2014	Debt collection	I do not know
01/18/2014	Debt collection	Medical
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/03/2014	Debt collection	I do not know
02/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/19/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Indicated committed crime not paying
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

			Servicemember	
Encore Capital Group	FL	32765		N/A
Dynamic Recovery Solutions, LLC	CA	92399		N/A
DRS Financial LLC	MT	59602	Servicemember	N/A
Afni, Inc.	CA	95503		N/A
Diversified Adjustment Service, Inc.	GA	31082		N/A
Portfolio Recovery Associates, Inc.	NY	10473		N/A
Synchrony Financial	NY	10473		N/A
Phoenix Health Care Management Services, Inc.	VA	23226		N/A
CashCall, Inc.	CA	90806		N/A
Portland Credit Inc	TX	78258		N/A
Citibank	DC	20016		N/A
Encore Capital Group	TX	77657		N/A
Portfolio Recovery Associates, Inc.	OR	97351		N/A
Mullooly Jeffrey Rooney & Flynn	NY	10606		N/A
Encore Capital Group	OH	45426		N/A
Account Services Collections, Inc	TX	78209		N/A
Como Law Firm P.A.	MN	55304		N/A
Navient Solutions, Inc.	NY	10452		N/A
ERC	NC	27606		N/A
Credit Protection Association, L.P.	MI	48843		N/A
Pinnacle Credit Services, LLC	PA	17961		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/13/2014	Closed with non-monetary relief	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/18/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with monetary relief	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	No
Postal mail	02/21/2014	Closed with explanation	Yes	Yes
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed with explanation	Yes	Yes
Phone	02/19/2014	Closed with non-monetary relief	Yes	No
Web	01/18/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with explanation	Yes	Yes
Web	02/09/2014	Closed with non-monetary relief	Yes	No
Web	03/18/2014	Closed with non-monetary relief	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

690202
725890
684572
676079
702783
719896
711897
690807
718666
697692
717332
691447
697705
727179
718683
717491
676116
697747
697835
697765
673981

Debt Collection Complaints

Based on Consumer Complaints

02/12/2014	Debt collection	Credit card
02/07/2014	Debt collection	Mortgage
01/19/2014	Debt collection	Credit card
02/07/2014	Debt collection	Mortgage
01/29/2014	Debt collection	I do not know
01/19/2014	Debt collection	Credit card
01/29/2014	Debt collection	Mortgage
01/29/2014	Debt collection	Federal student loan
01/29/2014	Debt collection	Credit card
02/03/2014	Debt collection	Mortgage
01/29/2014	Debt collection	Credit card
02/04/2014	Debt collection	Credit card
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/19/2014	Debt collection	Credit card
01/29/2014	Debt collection	Credit card
02/04/2014	Debt collection	Credit card
02/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	I do not know
01/19/2014	Debt collection	Credit card
02/12/2014	Debt collection	Mortgage
01/20/2014	Debt collection	Auto

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Capital One	PA	15146		N/A
Bank of America	AZ	85006		N/A
First National Collection Bureau, Inc.	AR	72472		N/A
Real Time Resolutions	GA	30311	Servicemember	N/A
Encore Capital Group	IA	50237		N/A
Allied Interstate LLC	WA	98531	Older American	N/A
Bank of America	KS	66061		N/A
Expert Global Solutions, Inc.	MD	20784	Servicemember	N/A
Marauder Corporation	AL	36523		N/A
Ocwen	PA	17324		N/A
Portfolio Recovery Associates, Inc.	FL	34484		N/A
Pressler & Pressler, LLP	NY	10456		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	MD	21042	Older American	N/A
Encore Capital Group	IL	60124		N/A
JPMorgan Chase & Co.	FL	34983		N/A
Platinum Holdings Group, LLC	TX	77612	Servicemember	N/A
Pinnacle Credit Services, LLC	MD	21042	Older American	N/A
Portfolio Recovery Associates, Inc.	NY	10016		N/A
Resurgent Capital Services L.P.	MI	48182		N/A
Ocwen	MO	63130		N/A
FINEX Group LLC	OK	73120		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/12/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	01/18/2014	Closed with explanation	Yes	Yes
Web	02/07/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/19/2014	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	Yes
Web	02/03/2014	Closed with explanation	Yes	Yes
Web	01/29/2014	Closed with non-monetary relief	Yes	Yes
Web	02/03/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	01/19/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed	No	
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with non-monetary relief	Yes	Yes
Web	01/19/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	01/19/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

711915
703830
676151
703835
690895
676162
690898
690899
689946
697894
690938
700173
705058
676225
690986
698425
705060
713939
676256
711952
676299

Debt Collection Complaints

Based on Consumer Complaints

01/20/2014	Debt collection	Credit card
02/07/2014	Debt collection	I do not know
02/18/2014	Debt collection	Credit card
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/12/2014	Debt collection	I do not know
01/29/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	I do not know
02/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Payday loan
02/04/2014	Debt collection	Medical
02/04/2014	Debt collection	Non-federal student loan
02/18/2014	Debt collection	Non-federal student loan
02/07/2014	Debt collection	I do not know
01/20/2014	Debt collection	Auto
02/13/2014	Debt collection	I do not know
01/29/2014	Debt collection	Auto
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called outside of 8am-9pm
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	TX	75024		N/A
Glass Mountain Capital, LLC	OH	44241		N/A
Leading Edge Recovery Solutions, LLC	MI	48438		N/A
Focus Holding Company	AZ	85739		N/A
Credit Protection Association, L.P.	KY	40514		N/A
CL Holdings, LLC	VA	24018		N/A
Portfolio Recovery Associates, Inc.	CO	90210		N/A
Allied Interstate LLC	IA	52501		N/A
Synchrony Financial	NY	10467		N/A
Allied Interstate LLC	NY	11501		N/A
Encore Capital Group	FL	33309		N/A
CashCall, Inc.	GA	30088		N/A
Expert Global Solutions, Inc.	FL	32811		N/A
Pathfinder Credit Services	FL	32811		N/A
Forster, Garbus and Garbus	NJ	07307	Older American	N/A
Accurate Financial Partners	WA	98422		N/A
BMW Financial Services	PA	19118		N/A
JPMorgan Chase & Co.	OH	45420		N/A
GM Financial	TN	37343		N/A
Torres Credit Services, Inc.	PA	19518		N/A
Allied International Credit Corporation	UT	84041	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/24/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	Yes
Web	03/10/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	02/03/2014	Closed with non-monetary relief	Yes	No
Web	02/15/2014	Closed with explanation	Yes	Yes
Referral	02/07/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with monetary relief	Yes	No
Web	02/07/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/18/2014	Closed with non-monetary relief	Yes	No
Web	01/25/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Postal mail	02/28/2014	Closed with explanation	Yes	Yes
Web	02/07/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

676300
704014
718874
676303
698495
711960
691062
698499
698503
698507
717562
673827
699875
699876
719254
704087
676662
711998
691833
698565
676365

Debt Collection Complaints

Based on Consumer Complaints

01/20/2014	Debt collection	Credit card
02/18/2014	Debt collection	I do not know
01/29/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	I do not know
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Payday loan
02/21/2014	Debt collection	Credit card
02/13/2014	Debt collection	I do not know
02/04/2014	Debt collection	Credit card
01/20/2014	Debt collection	Credit card
01/20/2014	Debt collection	Medical
02/07/2014	Debt collection	Credit card
01/20/2014	Debt collection	Mortgage
02/04/2014	Debt collection	I do not know
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Credit card
01/20/2014	Debt collection	Federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Indicated shouldn't respond to lawsuit
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Capital One	OH	45239	Servicemember	N/A
Crown Asset Management, LLC	CA	92114	Older American	N/A
Convergent Resources, Inc.	FL	34222		N/A
Wells Fargo & Company	NC	27704		N/A
Diversified Consultants, Inc.	NC	27896		N/A
Afni, Inc.	TX	75069		N/A
Focus Holding Company	AZ	86002		N/A
Hunter Warfield, Inc.	VA	22407		N/A
Credit Protection Association, L.P.	NY	14612	Older American	N/A
CashCall, Inc.	MN	56501		N/A
Synchrony Financial	IL	62959		N/A
Rubin & Rothman, LLC	NY	10016		N/A
Citibank	MA	02368		N/A
Capital One	NC	27320		N/A
Alorica Inc.	CA	93065	Older American	N/A
Encore Capital Group	GA	31408		N/A
Ditech Financial LLC	NJ	08906		N/A
Turning Point Solutions LLC	MN	55118	Older American	N/A
GC Services Limited Partnership	MS	39110		N/A
Dynamic Recovery Solutions, LLC	TX	77084		N/A
ATG Credit, LLC	CO	80211		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/27/2014	Closed with monetary relief	Yes	Yes
Phone	02/20/2014	Closed with explanation	Yes	No
Referral	02/07/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with non-monetary relief	Yes	No
Web	01/20/2014	Closed with non-monetary relief	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with non-monetary relief	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with non-monetary relief	Yes	No
Postal mail	04/10/2014	Closed with non-monetary relief	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

676373
718954
691855
676389
674411
676401
673743
676404
726361
753888
726364
713942
698624
676412
676415
704185
673754
698639
726387
713835
676430

Debt Collection Complaints

Based on Consumer Complaints

02/07/2014	Debt collection	Auto
01/20/2014	Debt collection	Medical
01/20/2014	Debt collection	Credit card
02/04/2014	Debt collection	Payday loan
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Federal student loan
01/20/2014	Debt collection	I do not know
02/13/2014	Debt collection	Mortgage
02/07/2014	Debt collection	Medical
02/13/2014	Debt collection	Payday loan
02/18/2014	Debt collection	Medical
02/04/2014	Debt collection	I do not know
02/07/2014	Debt collection	Credit card
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	Payday loan
01/20/2014	Debt collection	I do not know
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	I do not know
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Retrieval-Masters Creditors Bureau, Inc.	NJ	08882		N/A
Credit Systems of the Fox Valley, Inc.	WI	53716	Older American	N/A
Nations Recovery Center	NJ	08540		N/A
Consolidated Management Group, LLC	TX	78714		N/A
ERC	IL	60040	Older American	N/A
American Student Assistance	GA	30328		N/A
The Phoenix Recovery Group	CO	80439	Older American	N/A
U.S. Bancorp	IL	60102		N/A
Tate and Kirlin Assoc	TX	77083		N/A
Strategic Alliances, Inc.	CA	92705		N/A
Uptain Group, Inc.	GA	30134		N/A
Allied Interstate LLC	CO	80601		N/A
Encore Capital Group	PA	18202		N/A
Lien Enforcement Inc	CA	93063		N/A
CashCall, Inc.	CA	94602		N/A
Portfolio Recovery Associates, Inc.	NJ	08755	Older American	N/A
Stellar Recovery Inc.	UT	84062		N/A
Sunrise Credit Services Inc.	CA	90043	Older American	N/A
ProCollect, Inc	AZ	85017		N/A
Halsted Financial Services, LLC.	IN	46804		N/A
CCS Financial Services, Inc.	CO	80907	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/10/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with non-monetary relief	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with non-monetary relief	Yes	Yes
Web	02/28/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	02/14/2014	Closed with explanation	No	
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with non-monetary relief	Yes	Yes
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	Yes
Web	01/20/2014	Closed with non-monetary relief	Yes	Yes
Web	01/20/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	No	No
Web	01/20/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

704210
676443
676447
698678
726409
726432
676460
712132
704252
712136
719058
698718
705594
712155
719065
673933
676516
676531
726480
676548
676549

Debt Collection Complaints

Based on Consumer Complaints

02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Medical
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Mortgage
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Medical
02/07/2014	Debt collection	I do not know
02/18/2014	Debt collection	Medical
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/20/2014	Debt collection	Credit card
02/18/2014	Debt collection	Payday loan
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Federal student loan
02/04/2014	Debt collection	Credit card
01/21/2014	Debt collection	Payday loan
01/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/07/2014	Debt collection	Credit card
02/22/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Seized/Attempted to seize property
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Improper contact or sharing of info	Contacted me after I asked not to
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Impersonated an attorney or official
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Taking/threatening an illegal action	Threatened to sue on too old debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	TX	75006		N/A
Commonwealth Financial Systems, Inc.	NM	87035		N/A
Media Collections, Inc	CA	91701		N/A
PNC Bank N.A.	NJ	07044		N/A
Mel S. Harris and Associates, LLC	NY	11372		N/A
I.C. System, Inc.	NJ	07107	Older American	N/A
Expert Global Solutions, Inc.	NJ	08080	Servicemember	N/A
P.S.C., Inc	WA	98580		N/A
Asta Funding, Inc	TX	77583	Servicemember	N/A
Retrieval-Masters Creditors Bureau, Inc.	PA	19342		N/A
AllianceOne Recievables Management	FL	33015		N/A
Wells Fargo & Company	MD	20745	Older American	N/A
CashCall, Inc.	TN	37398		N/A
Resurgent Capital Services L.P.	CA	92626		N/A
Windham Professionals	CO	80125		N/A
Amex	NJ	07604		N/A
Brinkman Alliance Group	ID	83704		N/A
HSBC North America Holdings Inc.	MD	21219	Older American	N/A
Credit Bureau of Napa	MD	21403		N/A
Citizens Financial Group, Inc.	RI	02893		N/A
BNY Mellon	NJ	07730		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	02/25/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with non-monetary relief	No	No
Referral	02/18/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	No	
Web	02/11/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with non-monetary relief	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with non-monetary relief	Yes	Yes
Web	02/19/2014	Closed with explanation	Yes	No
Web	01/28/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/20/2014	Closed with explanation	No	
Web	01/22/2014	Closed with explanation	Yes	Yes
Web	02/21/2014	Closed	Yes	No
Web	02/08/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

726491
705253
676562
712201
699798
676574
698809
676578
704387
719152
714425
673916
719165
677270
726563
699740
677262
677265
726579
704455
727612

Debt Collection Complaints

Based on Consumer Complaints

02/08/2014	Debt collection	Credit card
02/19/2014	Debt collection	Payday loan
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Payday loan
02/08/2014	Debt collection	Medical
02/22/2014	Debt collection	Mortgage
02/22/2014	Debt collection	Medical
02/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Medical
02/08/2014	Debt collection	Credit card
02/22/2014	Debt collection	I do not know
02/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/08/2014	Debt collection	Credit card
02/08/2014	Debt collection	Medical
02/19/2014	Debt collection	Medical
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Medical
02/22/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	CA	95148		N/A
Delray Capital, LLC	CA	95833	Older American, Servicemember	N/A
Platinum Holdings Group, LLC	GA	30115		N/A
Check into Cash, Inc.	CA	91766		N/A
Certified Services, Inc.	IL	60409		N/A
Bank of America	AL	35126		N/A
Expert Global Solutions, Inc.	OH	43081		N/A
Fidelity National Information Services, Inc. (FNIS)	FL	32780		N/A
Collectech Diversified, Inc.	TX	79243		N/A
Resurgent Capital Services L.P.	NY	13332		N/A
ERC	FL	33710		N/A
Trident Asset Management, L.L.C.	PA	18103		N/A
Discover	TN	37853		N/A
Ray Klein, Inc.	OR	97504		N/A
Computer Credit, Inc.	TX	76123		N/A
Credit Protection Association, L.P.	CA	94523	Older American	N/A
Sherloq Group, Inc	FL	34668	Older American	N/A
Peroutka, Miller, Klima & Peters, P.A.	MD	21911		N/A
Citizens Financial Group, Inc.	PA	16025		N/A
Encore Capital Group	FL	33028		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/08/2014	Closed with monetary relief	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	No	
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	Yes
Web	02/26/2014	Closed with explanation	Yes	Yes
Web	02/07/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with monetary relief	Yes	No
Web	02/22/2014	Closed with non-monetary relief	Yes	No
Web	02/07/2014	Closed with non-monetary relief	Yes	No
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/08/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	No
Phone	02/19/2014	Closed with explanation	Yes	No
Web	04/17/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

704465
720058
720072
720082
704508
726636
726643
704519
720018
704537
726674
704561
704569
704578
721619
720155
726711
726712
719838
719928

Debt Collection Complaints

Based on Consumer Complaints

02/19/2014	Debt collection	Non-federal student loan
02/22/2014	Debt collection	I do not know
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Credit card
02/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Credit card
02/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/22/2014	Debt collection	Credit card
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Mortgage
02/22/2014	Debt collection	Credit card
02/23/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/23/2014	Debt collection	I do not know
02/23/2014	Debt collection	Federal student loan
02/23/2014	Debt collection	Federal student loan
02/23/2014	Debt collection	Credit card
02/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/23/2014	Debt collection	I do not know
02/23/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
False statements or representation	Indicated shouldn't respond to lawsuit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Navient Solutions, Inc.	IL	60914		N/A
Van Ru Credit Corporation	CA	90650		N/A
JPMorgan Chase & Co.	MD	21136		N/A
Capital One	VA	22182		N/A
LTD Financial Services, L.P.	NV	89074		N/A
Amex	NY	10708	Older American	N/A
FirstSource Advantage, LLC	NV	89074		N/A
Expert Global Solutions, Inc.	NY	10708		N/A
Resurgent Capital Services L.P.	TX	77354		N/A
JPMorgan Chase & Co.	FL	32812		N/A
Convergent Resources, Inc.	AL	35020		N/A
Resurgent Capital Services L.P.	CA	94080		N/A
Synchrony Financial	WI	53216	Older American	N/A
Mandarich Law Group, LLP	CA	90011		N/A
Army and Air Force Exchange Service	VA	22079	Servicemember	N/A
I.C. System, Inc.	CA	92801		N/A
Account Control Technology, Inc.	OR	97206		N/A
Performant Financial Corporation	TX	76180		N/A
Portfolio Recovery Associates, Inc.	NY	10044		N/A
Southwest Credit Systems, L.P.	MA	02301	Servicemember	N/A
Expert Global Solutions, Inc.	MD	21227		N/A
Southern Management Systems Inc.	FL	32828		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/18/2014	Closed with explanation	Yes	No
Fax	02/24/2014	Closed with non-monetary relief	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	03/01/2014	Closed with monetary relief	Yes	Yes
Postal mail	02/26/2014	Closed with explanation	Yes	No
Fax	02/25/2014	Closed with explanation	Yes	Yes
Postal mail	02/25/2014	Closed with explanation	Yes	No
Fax	02/27/2014	Closed with explanation	Yes	No
Web	02/22/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Referral	02/20/2014	Closed with explanation	Yes	No
Referral	02/20/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/22/2014	Closed with non-monetary relief	Yes	Yes
Web	02/22/2014	Closed with explanation	Yes	No
Web	02/22/2014	Closed with non-monetary relief	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	02/23/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

720191

726754

720201

720221

726766

724658

726771

724659

726809

726846

720325

720335

726856

726877

719822

726891

726893

726904

727596

726944

726946

726965

Debt Collection Complaints

Based on Consumer Complaints

02/23/2014	Debt collection	I do not know
02/23/2014	Debt collection	Mortgage
02/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/23/2014	Debt collection	Credit card
02/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/23/2014	Debt collection	Credit card
02/23/2014	Debt collection	I do not know
02/23/2014	Debt collection	Mortgage
02/23/2014	Debt collection	Credit card
02/24/2014	Debt collection	Medical
02/24/2014	Debt collection	Medical
02/24/2014	Debt collection	I do not know
02/24/2014	Debt collection	Mortgage
02/24/2014	Debt collection	Federal student loan
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	I do not know
02/19/2014	Debt collection	I do not know
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Dynamic Recovery Solutions, LLC	CA	93924		N/A
Citibank	PA	18445		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	NJ	07733		N/A
Encore Capital Group	VA	23324		N/A
Afni, Inc.	PA	18062		N/A
Capital One	ND	58104	Servicemember	N/A
Portfolio Recovery Associates, Inc.	WA	98223		N/A
Ditech Financial LLC	IL	60559		N/A
Capital One	GA	30281		N/A
Clark County Collection Service	NV	89084		N/A
Choice Recovery, Inc.	FL	32317		N/A
GCFS, Inc.	CA	91605		N/A
Bank of America	PA	18324		N/A
Performant Financial Corporation	NJ	07109		N/A
Pinnacle Recovery, Inc.	ME	04105	Older American	N/A
CCB Credit Serivces, Inc	FL	33183		N/A
Synchrony Financial	IL	60202		N/A
The CBE Group, Inc.	CA	94565	Older American	N/A
Expert Global Solutions, Inc.	CA	95212		N/A
Andreu, Palma & Andreu, PL	FL	33183		N/A
ERC	NV	89044		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/26/2014	Closed with explanation	Yes	
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/23/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Web	02/23/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	02/23/2014	Closed with non-monetary relief	Yes	No
Web	02/23/2014	Closed with explanation	Yes	Yes
Web	02/23/2014	Closed with explanation	Yes	No
Web	02/23/2014	Closed with explanation	Yes	Yes
Web	02/23/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	Yes
Phone	02/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Referral	02/24/2014	Closed with explanation	Yes	Yes
Phone	02/21/2014	Closed with explanation	Yes	No
Postal mail	02/21/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Referral	02/21/2014	Closed with explanation	Yes	Yes
Referral	02/21/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

726980
727606
727034
727030
726993
727037
727043
724698
727045
727888
727895
727913
727826
727985
727988
720409
720425
720432
720508
720410
720255

Debt Collection Complaints

Based on Consumer Complaints

02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/19/2014	Debt collection	Non-federal student loan
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Medical
02/08/2014	Debt collection	Payday loan
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Credit card
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	I do not know
02/19/2014	Debt collection	Credit card
02/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Payday loan
02/13/2014	Debt collection	I do not know
02/08/2014	Debt collection	I do not know
02/13/2014	Debt collection	Medical
02/08/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
False statements or representation	Indicated shouldn't respond to lawsuit
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	OK	97140		N/A
Brown Law, PLLC	TX	77573		N/A
Expert Global Solutions, Inc.	NY	14225	Servicemember	N/A
Richard J. Boudreau & Associates, LLC	CA	95610		N/A
Convergent Resources, Inc.	PA	19053		N/A
Recovery One, LLC	CT	06410	Older American	N/A
CCS Financial Services, Inc.	TX	78748		N/A
Ad Astra Recovery Services Inc	CO	80123		N/A
Pinnacle Credit Services, LLC	CA	92571		N/A
World Recovery Service, LLC	IA	50315		N/A
Encore Capital Group	NY	11234		N/A
ERC	TN	38128		N/A
Encore Capital Group	TX	77375		N/A
Synchrony Financial	FL	32254		N/A
Hillcrest Davidson & Assoc	WI	53210		N/A
BB&T Financial	TX	76049		N/A
Choice Recovery, Inc.	PA	15644		N/A
Commercial Recovery Systems	PA	18940		N/A
Portfolio Recovery Associates, Inc.	PA	18466		N/A
Credit Bureau Central, Inc (NV)	MI	49116	Servicemember	N/A
Oliphant Financial Corporation	PA	18466		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	04/09/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed	Yes	No
Web	02/13/2014	Closed with explanation	Yes	Yes
Web	02/13/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/08/2014	Closed with explanation	Yes	Yes
Postal mail	02/21/2014	Closed with explanation	Yes	No
Phone	02/28/2014	Closed with explanation	Yes	Yes
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	Yes
Web	02/14/2014	Closed with explanation	Yes	Yes
Web	02/19/2014	Closed with monetary relief	Yes	Yes
Postal mail	02/11/2014	Closed with explanation	Yes	No
Postal mail	02/10/2014	Closed with explanation	Yes	No
Phone	03/10/2014	Closed with explanation	Yes	Yes
Web	02/13/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/15/2014	Closed with explanation	Yes	Yes
Web	02/08/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

720542
720546
720557
720645
712334
712340
720735
702682
722090
720803
712442
721624
711545
720863
705749
705744
712584
711564
704713
713455
704717

Debt Collection Complaints

Based on Consumer Complaints

02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	Auto
02/19/2014	Debt collection	Medical
02/13/2014	Debt collection	I do not know
01/24/2014	Debt collection	Federal student loan
01/24/2014	Debt collection	Auto
02/08/2014	Debt collection	I do not know
01/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/09/2014	Debt collection	I do not know
02/09/2014	Debt collection	Credit card
02/13/2014	Debt collection	Medical
01/24/2014	Debt collection	I do not know
02/09/2014	Debt collection	I do not know
02/13/2014	Debt collection	Credit card
02/09/2014	Debt collection	I do not know
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	Credit card
02/09/2014	Debt collection	Credit card
02/19/2014	Debt collection	Credit card
02/13/2014	Debt collection	Payday loan
02/19/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

GC Services Limited Partnership	MS	39503		N/A
Hyundai Capital America	CA	92880	Servicemember	N/A
Borenstein & Associates, LLC	WA	98031		N/A
Expert Global Solutions, Inc.	WI	53718		N/A
Immediate Credit Recovery	VA	22903		N/A
GM Financial	NY	14489		N/A
Credit Protection Association, L.P.	IN	46342		N/A
I.C. System, Inc.	MN	55311		N/A
JPMorgan Chase & Co.	PA	18466		N/A
McKellar & Associates Group, Inc.	FL	32818		N/A
Credit Bureau Collection Services, Inc.	MI	48195		N/A
Diversified Consultants, Inc.	NM	87122	Older American	N/A
HSBC North America Holdings Inc.	CA	94612		N/A
Viking Client Services, Inc.	CA	92234	Older American	N/A
Portfolio Recovery Associates, Inc.	CA	94612		N/A
OneMain Financial Holdings, LLC	OK	73116		N/A
Portfolio Recovery Associates, Inc.	OH	45205		N/A
Resurgent Capital Services L.P.	MD	20910		N/A
Citibank	TN	37110	Servicemember	N/A
United Debt Holdings, LLC	TX	78250		N/A
Citibank	AL	35243	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	02/09/2014	Closed	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/08/2014	Closed with explanation	Yes	No
Web	02/08/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with non-monetary relief	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Referral	02/19/2014	Closed with explanation	Yes	No
Web	02/08/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with non-monetary relief	Yes	No
Web	02/08/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/13/2014	Closed	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

720944
720696
722069
711691
684937
684681
704802
683403
704816
704825
712679
684773
704842
712721
704844
721036
684798
704859
721055
712756
721064

Debt Collection Complaints

Based on Consumer Complaints

02/09/2014	Debt collection	Credit card
02/09/2014	Debt collection	Credit card
01/24/2014	Debt collection	I do not know
02/19/2014	Debt collection	I do not know
01/24/2014	Debt collection	I do not know
02/19/2014	Debt collection	I do not know
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/09/2014	Debt collection	Payday loan
02/09/2014	Debt collection	Payday loan
01/24/2014	Debt collection	I do not know
02/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/09/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/09/2014	Debt collection	Credit card
02/09/2014	Debt collection	I do not know
02/13/2014	Debt collection	Credit card
02/09/2014	Debt collection	Credit card
02/09/2014	Debt collection	Medical
02/19/2014	Debt collection	Credit card
02/09/2014	Debt collection	I do not know
01/29/2014	Debt collection	Medical
01/24/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	OH	43402	Older American	N/A
JPMorgan Chase & Co.	OH	43402	Older American	N/A
NRA Group, LLC	NY	14489		N/A
ERC	FL	33619	Servicemember	N/A
RDK Collections Inc.	DE	19806		N/A
Dynamic Recovery Solutions, LLC	NV	89509	Servicemember	N/A
First National Collection Bureau, Inc.	CA	90025		N/A
Delbert Services	IL	60142		N/A
CashCall, Inc.	IL	60142		N/A
Phillips & Cohen Associates, Ltd.	NJ	08736	Older American	N/A
I.Q. Data International, Inc.	TX	76119		N/A
Stellar Recovery Inc.	NC	27253		N/A
Synchrony Financial	CO	80017		N/A
CW Financial	PA	18706		N/A
Army and Air Force Exchange Service	CA	91915	Servicemember	N/A
JPMorgan Chase & Co.	GA	31008		N/A
Business & Professional Collection Service Inc	NV	89450		N/A
Rausch, Sturm, Israel, Enerson & Hornik, LLC	WI	53220		N/A
Encore Capital Group	CA	92253	Servicemember	N/A
DataMax Corporation	NC	27103		N/A
Citibank	WA	98011		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Phone	02/21/2014	Closed with non-monetary relief	Yes	No
Phone	02/03/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Referral	02/19/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	No	
Web	02/13/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

704876
704877
684683
721083
684868
721119
712822
704913
704914
684909
704966
704972
704973
704974
712891
705932
704994
721207
705014
691388
684983

Debt Collection Complaints

Based on Consumer Complaints

02/09/2014	Debt collection	Credit card
01/24/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Credit card
02/19/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Credit card
01/24/2014	Debt collection	I do not know
01/30/2014	Debt collection	Auto
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Payday loan
01/30/2014	Debt collection	Mortgage
02/10/2014	Debt collection	Credit card
02/13/2014	Debt collection	Federal student loan
01/30/2014	Debt collection	I do not know
02/19/2014	Debt collection	Credit card
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	I do not know
01/30/2014	Debt collection	Credit card
01/30/2014	Debt collection	I do not know
01/24/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	MD	20906		N/A
Emerald Canyon Capital, LLC	PA	18302		N/A
Pressler & Pressler, LLP	NJ	07013		N/A
CNG Financial Corporation	FL	32818		N/A
Afni, Inc.	UT	84094		N/A
EOS Holdings, Inc.	OH	45750		N/A
Resurgent Capital Services L.P.	TN	38187		N/A
Global Recovery Solutions	MO	63119		N/A
Wells Fargo & Company	TX	78124	Servicemember	N/A
Virtuoso Sourcing Group, LLC.	FL	32310		N/A
Delbert Services	GA	30152		N/A
Bank of America	CA	91401	Servicemember	N/A
Encore Capital Group	TN	38464		N/A
ConServe	FL	33762		N/A
Brown and Joseph, Ltd	SC	29229		N/A
Citibank	TX	77506		N/A
Portfolio Recovery Associates, Inc.	MD	21244		N/A
HOVG, LLC	TN	37209		N/A
TD Bank US Holding Company	NY	10901		N/A
Pinnacle Recovery, Inc.	UT	84050		N/A
Dynamic Recovery Solutions, LLC	LA	70466		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/10/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	02/09/2014	Closed with explanation	Yes	No
Postal mail	02/07/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	Yes
Web	02/07/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Referral	02/19/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Phone	02/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

705022
685005
705942
721246
705948
693555
705967
685079
692044
713053
705999
693395
707346
713078
692069
721330
691965
685128
693454
692085
685136

Debt Collection Complaints

Based on Consumer Complaints

01/24/2014	Debt collection	Credit card
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	I do not know
01/30/2014	Debt collection	I do not know
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	I do not know
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Credit card
02/10/2014	Debt collection	Credit card
02/19/2014	Debt collection	Medical
02/13/2014	Debt collection	Federal student loan
02/19/2014	Debt collection	I do not know
02/10/2014	Debt collection	Credit card
01/30/2014	Debt collection	Non-federal student loan
02/13/2014	Debt collection	I do not know
02/19/2014	Debt collection	Credit card
02/10/2014	Debt collection	Credit card
01/24/2014	Debt collection	I do not know
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	LA	70466		N/A
Hunter Warfield, Inc.	WA	98057	Servicemember	N/A
Allied Interstate LLC	CA	92835		N/A
Commonwealth Financial Systems, Inc.	WI	54301		N/A
Convergent Resources, Inc.	MD	20774		N/A
I.C. System, Inc.	TX	79934	Servicemember	N/A
Allied Interstate LLC	MO	63016	Servicemember	N/A
Blatt, Hasenmiller, Leibsker & Moore, LLC	IL	60617		N/A
Citibank	IL	60617		N/A
Med-1 Solutions, LLC	IN	46994		N/A
Delta Management Associates, Inc.	FL	33762		N/A
Credit Protection Association, L.P.	FL	32162	Older American	N/A
Capital One	NY	10456		N/A
Expert Global Solutions, Inc.	OH	44118		N/A
Portfolio Recovery Associates, Inc.	WI	54401		N/A
Portfolio Recovery Associates, Inc.	TX	79103		N/A
Debt Recovery Solutions, LLC	NY	10456		N/A
Bank of America	WV	24701	Older American	N/A
Pressler & Pressler, LLP	NJ	07109		N/A
Atlantic Credit & Finance, Inc.	NC	28776		N/A
Jim Bottin Enterprises, Inc	PA	19116		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/04/2014	Closed with explanation	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with non-monetary relief	Yes	No
Web	01/29/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/11/2014	Closed with explanation	Yes	No
Postal mail	02/11/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	Yes
Referral	02/19/2014	Closed with explanation	Yes	No
Phone	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Referral	02/19/2014	Closed with non-monetary relief	Yes	No
Phone	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Phone	02/04/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Postal mail	03/04/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

685137
692088
721351
692092
721989
693870
721633
706056
706057
721395
713080
721404
706062
692139
713152
721434
706063
685249
706081
693160
692170

Debt Collection Complaints

Based on Consumer Complaints

01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Non-federal student loan
02/10/2014	Debt collection	Credit card
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/19/2014	Debt collection	I do not know
02/10/2014	Debt collection	Non-federal student loan
02/19/2014	Debt collection	Payday loan
01/30/2014	Debt collection	Mortgage
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	I do not know
02/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Payday loan
02/24/2014	Debt collection	Mortgage
02/24/2014	Debt collection	I do not know
01/24/2014	Debt collection	Payday loan
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	I do not know
02/04/2014	Debt collection	I do not know
02/19/2014	Debt collection	Payday loan
02/04/2014	Debt collection	Credit card
02/24/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Diversified Consultants, Inc.	PA	15017		N/A
Expert Global Solutions, Inc.	FL	33025	Older American	N/A
Synchrony Financial	FL	32701		N/A
Caine & Weiner Co. Inc.	TX	75025		N/A
Portfolio Recovery Associates, Inc.	CA	94107		N/A
Navient Solutions, Inc.	OK	73160		N/A
Consolidated Management Group, LLC	TX	75070		N/A
Five Lakes Agency	MD	20602		N/A
Focus Holding Company	MA	02139		N/A
Convergent Resources, Inc.	CA	94606		N/A
Credit Protection Association, L.P.	CA	92649	Older American	N/A
Dynamic Recovery Solutions, LLC	VA	22192		N/A
PNC Bank N.A.	NJ	08886		N/A
Universal Fidelity LP	OK	73099		N/A
Enova International, Inc.	OH	44137		N/A
I.C. System, Inc.	OR	97701		N/A
Account Resolution Corporation	GA	30097		N/A
Afni, Inc.	MO	63376		N/A
Weltman, Weinberg & Reis	OH	44438		N/A
Wells Fargo & Company	TX	78702		N/A
Fidelity Capital Holdings, Inc.	CA	90064		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/30/2014	Closed with explanation	Yes	Yes
Fax	02/18/2014	Closed with explanation	Yes	Yes
Phone	02/11/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/27/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	Yes
Referral	02/11/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Fax	02/07/2014	Closed with explanation	Yes	No
Postal mail	02/20/2014	Closed with explanation	Yes	No
Postal mail	02/07/2014	Closed with explanation	Yes	No
Phone	03/21/2014	Closed with explanation	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	No
Referral	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Postal mail	02/07/2014	Closed with non-monetary relief	No	No
Web	02/25/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

691936
706098
706099
713214
721485
706902
721499
692215
713851
693530
711903
705792
728226
728233
685371
728256
713874
698905
719847
699434
727699

Debt Collection Complaints

Based on Consumer Complaints

01/30/2014	Debt collection	Credit card
01/30/2014	Debt collection	Non-federal student loan
02/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	I do not know
01/24/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Credit card
01/30/2014	Debt collection	Payday loan
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/24/2014	Debt collection	I do not know
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Credit card
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	I do not know
02/04/2014	Debt collection	Auto
02/13/2014	Debt collection	Credit card
01/30/2014	Debt collection	Mortgage
02/20/2014	Debt collection	I do not know
02/04/2014	Debt collection	I do not know
02/04/2014	Debt collection	Credit card
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Seized/Attempted to seize property
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

First National Collection Bureau, Inc.	NY	11720		N/A
Navient Solutions, Inc.	TX	75783		N/A
Modern Adjustment Bureau	CA	93241		N/A
LTD Financial Services, L.P.	CA	92629		N/A
CashCall, Inc.	NC	28273		N/A
Capital One	CO	80017		N/A
CNG Financial Corporation	MO	63125		N/A
ACE Cash Express Inc.	IN	46562		N/A
Clark County Collection Service	NV	89123		N/A
Wells Fargo & Company	NV	89136		N/A
Encore Capital Group	CA	91308		N/A
Encore Capital Group	TX	76028		N/A
AllianceOne Recievables Management	NY	11747		N/A
C&F Mortgage Corporation	VA	23005		N/A
Dynamic Recovery Solutions, LLC	RI	02904		N/A
21st Mortgage Corporation	NC	27592		N/A
Synchrony Financial	CA	95691	Older American	N/A
Southwest Recovery Services, Inc.				N/A
Amex	CA	92509		N/A
ERC	AL	35242		N/A
Resurgent Capital Services L.P.	CA	93551		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/30/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with non-monetary relief	Yes	No
Web	01/25/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	Yes
Postal mail	02/25/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Postal mail	02/25/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Postal mail	03/14/2014	Closed with non-monetary relief	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	Yes
Web	02/15/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Phone	02/20/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	Yes
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/19/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

692313
692316
721590
698950
685437
706206
693962
729776
683951
727169
722154
757133
706228
699006
713356
692382
722431
699012
699017
692389
722456

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/13/2014	Debt collection	Mortgage
02/20/2014	Debt collection	Credit card
02/20/2014	Debt collection	Credit card
01/30/2014	Debt collection	Mortgage
02/04/2014	Debt collection	Credit card
02/10/2014	Debt collection	Auto
01/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Medical
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Credit card
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/24/2014	Debt collection	Payday loan
02/20/2014	Debt collection	Auto
02/24/2014	Debt collection	Federal student loan
02/20/2014	Debt collection	Auto
02/14/2014	Debt collection	I do not know
01/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Credit card
02/20/2014	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Indicated shouldn't respond to lawsuit
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Caine & Weiner Co. Inc.	CA	95361	Older American	N/A
Expert Global Solutions, Inc.	CO	80503		N/A
PNC Bank N.A.	CA	91308		N/A
Portfolio Recovery Associates, Inc.	CA	91308		N/A
Flagstar Bank	FL	33596		N/A
Merriman Investments, LLC	NC	28793		N/A
Dynamic Recovery Solutions, LLC	TX	78245		N/A
Afni, Inc.	NC	28348	Servicemember	N/A
CMRE Financial Services, Inc.	OK	73071		N/A
Commonwealth Financial Systems, Inc.	NJ	08901		N/A
Ditech Financial LLC	KY	42240	Servicemember	N/A
Berman & Rabin, P.A.	CA	95746		N/A
ERC	NV	89147	Servicemember	N/A
SFS, Inc	NC	27617	Older American	N/A
Santander Consumer USA Holdings Inc	DE	19973		N/A
Navient Solutions, Inc.	CA	95757		N/A
American Honda Finance Corporation	CA	95405		N/A
Delbert Services	TX	79849		N/A
Expert Global Solutions, Inc.	PA	19150	Servicemember	N/A
Asset Management Professionals, LLC	NC	28793		N/A
Expert Global Solutions, Inc.	UT	84403		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/10/2014	Closed with explanation	Yes	No
Referral	02/21/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	04/11/2014	Closed with explanation	Yes	Yes
Web	02/19/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with non-monetary relief	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/13/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

722130
713375
722160
722161
692438
698977
706303
685552
722094
735430
722528
735433
724528
728436
722538
728446
722544
714493
685624
698978
722554

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Non-federal student loan
02/24/2014	Debt collection	Mortgage
02/14/2014	Debt collection	I do not know
01/25/2014	Debt collection	Federal student loan
01/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Credit card
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/25/2014	Debt collection	Medical
01/25/2014	Debt collection	Credit card
02/04/2014	Debt collection	Mortgage
01/25/2014	Debt collection	Payday loan
01/30/2014	Debt collection	I do not know
01/30/2014	Debt collection	I do not know
02/20/2014	Debt collection	I do not know
01/25/2014	Debt collection	Medical
02/27/2014	Debt collection	I do not know
01/25/2014	Debt collection	I do not know
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

AES/PHEAA	UT	84403		N/A
Sessoms & Rogers, P.A.	NC	27529		N/A
Pinnacle Credit Services, LLC	PA	17961		N/A
Asset Recovery Solutions, LLC	TN	37616		N/A
MNE Services, Inc	SC	29511		N/A
Credit Corp Solutions Inc.	FL	33002		N/A
I.Q. Data International, Inc.	AZ	85311		N/A
Revenue Enterprises, LLC	NY	11753		N/A
Bank of America	PA	18704		N/A
Ditech Financial LLC	CA	94561	Servicemember	N/A
Enova International, Inc.	VA	22303		N/A
Mercantile Adjustment Bureau, LLC	CO	80215		N/A
Dynamic Recovery Solutions, LLC	FL	34286		N/A
Credit Protection Association, L.P.	GA	30092		N/A
Professional Finance Company, Inc.	NY	11753		N/A
First National Collection Bureau, Inc.	CA	95827		N/A
Pressler & Pressler, LLP	NJ	08618	Older American	N/A
Encore Capital Group	WV	25387		N/A
Account Brokers Inc.	CO	80537	Servicemember	N/A
Encore Capital Group	TN	38125		N/A
Global Credit & Collection Corporation	FL	32129		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/20/2014	Closed with explanation	Yes	No
Postal mail	02/25/2014	Closed with explanation	Yes	Yes
Web	02/13/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with explanation	No	
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with non-monetary relief	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with monetary relief	Yes	No
Web	01/30/2014	Closed with explanation	Yes	Yes
Web	01/31/2014	Closed with explanation	Yes	Yes
Web	04/07/2014	Closed	Yes	No
Web	01/25/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	Yes
Referral	02/24/2014	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

722555
727783
714504
685656
683601
722574
699165
685682
683595
699182
685702
692584
693351
722596
685683
735520
685710
714544
685720
714146
722362

Debt Collection Complaints

Based on Consumer Complaints

01/25/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
01/25/2014	Debt collection	Medical
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	I do not know
02/24/2014	Debt collection	I do not know
01/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	I do not know
02/04/2014	Debt collection	Auto
01/26/2014	Debt collection	Federal student loan
02/14/2014	Debt collection	Medical
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Medical
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Credit card
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/26/2014	Debt collection	Payday loan
01/26/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called outside of 8am-9pm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

I.C. System, Inc.	MA	02019		N/A
American Coradius International LLC	FL	32129		N/A
Business Revenue Systems, Inc.	KS	66204		N/A
Amsher Collection Services, Inc.	VA	23223		N/A
Stellar Recovery Inc.	NM	87004		N/A
U.S. Bancorp	OR	97404		N/A
Synchrony Financial	DC	20010	Servicemember	N/A
Platinum Holdings Group, LLC	FL	32311		N/A
CCS Financial Services, Inc.	CA	93727		N/A
United Student Aid (USA) Funds	WY	82901		N/A
Senex Services Corp.	NJ	08721		N/A
The CBE Group, Inc.	NC	27610	Servicemember	N/A
Eastern Account Systems of Connecticut, Inc.	NJ	08721		N/A
Allied Interstate LLC	WY	82901		N/A
Jon Barry and Associates, Inc.	NC	28270		N/A
Peroutka, Miller, Klima & Peters, P.A.	MD	21215		N/A
Portfolio Recovery Associates, Inc.	OH	44092		N/A
Diversified Consultants, Inc.	NY	11369		N/A
HSBC North America Holdings Inc.	MD	21215		N/A
Northway Broker Ltd.	DC	20015		N/A
Convergent Resources, Inc.	IL	60046		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/25/2014	Closed with explanation	Yes	No
Referral	02/24/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with explanation	Yes	Yes
Web	02/13/2014	Closed with non-monetary relief	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Phone	02/25/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	No	
Web	02/04/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	Yes	Yes
Web	02/14/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	02/14/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Postal mail	02/19/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Postal mail	02/19/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	01/25/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

685730
722363
685737
714550
699213
728512
683911
735556
699221
685774
714591
706458
714592
685801
735616
714617
714609
722652
714618
685828
685829

Debt Collection Complaints

Based on Consumer Complaints

01/26/2014	Debt collection	Credit card
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/26/2014	Debt collection	Credit card
01/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Credit card
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/26/2014	Debt collection	Mortgage
01/26/2014	Debt collection	Payday loan
01/26/2014	Debt collection	Credit card
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/24/2014	Debt collection	Medical
02/20/2014	Debt collection	Payday loan
01/26/2014	Debt collection	Payday loan
01/26/2014	Debt collection	Credit card
01/26/2014	Debt collection	Credit card
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Credit card
02/24/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Called after sent written cease of comm
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Capital One	NV	89031		N/A
Adler Wallach & Associates, Inc.	IL	61704		N/A
Northland Group, Inc.	CA	90028		N/A
Nations Recovery Center	IL	60621		N/A
Credit Protection Association, L.P.	WI	53224		N/A
Pressler & Pressler, LLP	NY	13501		N/A
The Bureaus, Inc.	PA	19124		N/A
ClearSpring Loan Services, Inc.	FL	32904		N/A
Community Choice Financial, Inc.	OH	44122	Older American	N/A
Hunt & Kahn, P.A.	FL	32738		N/A
CCS Financial Services, Inc.	MS	39305		N/A
Modern Adjustment Bureau	CA	90210		N/A
Delbert Services	CO	80109	Servicemember	N/A
CNG Financial Corporation	IL	60411		N/A
Encore Capital Group	GA	30344		N/A
Leading Edge Recovery Solutions, LLC	CO	80004	Older American	N/A
Pinnacle Credit Services, LLC	LA	70118		N/A
Encore Capital Group	MD	20706	Older American	N/A
Ability Recovery Services, LLC	CA	90703		N/A
Encore Capital Group	NE	68502		N/A
Capital Management Services, LP	GA	31548		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	01/25/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with explanation	Yes	Yes
Referral	02/19/2014	Closed with explanation	Yes	No
Web	01/26/2014	Closed with non-monetary relief	Yes	No
Web	01/26/2014	Closed with non-monetary relief	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	Yes
Postal mail	03/11/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	01/31/2014	Closed	Yes	No
Web	01/27/2014	Closed	Yes	No
Referral	02/11/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	01/26/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	Yes
Phone	02/11/2014	Closed with non-monetary relief	Yes	No
Phone	02/11/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

685837
714631
714639
683499
684023
692692
714652
685642
685860
685865
706518
728606
722714
685873
685878
685875
724097
706531
706532
734115
729310

Debt Collection Complaints

Based on Consumer Complaints

02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Medical
01/26/2014	Debt collection	Credit card
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Payday loan
02/04/2014	Debt collection	Payday loan
01/26/2014	Debt collection	Mortgage
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Credit card
02/24/2014	Debt collection	Medical
01/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Payday loan
01/30/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
01/27/2014	Debt collection	I do not know
02/24/2014	Debt collection	I do not know
02/10/2014	Debt collection	I do not know
02/04/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Seized/Attempted to seize property
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Thunderbird Collection Specialists, Inc.	AZ	85248		N/A
Hollis Cobb Associates	TN	37130	Servicemember	N/A
Capital One	NJ	08043		N/A
Diversified Consultants, Inc.	TN	37031		N/A
CNG Financial Corporation	NV	89441		N/A
The Law Office of Daniel Slane	CA	96150		N/A
Veripro Solutions Inc.	CA	94043		N/A
Convergent Resources, Inc.	NY	13214		N/A
ERC	FL	33825	Older American	N/A
Global Credit & Collection Corporation	NY	10001		N/A
NRA Group, LLC	NY	10952		N/A
Credit Protection Association, L.P.	SD	57006	Servicemember	N/A
SquareTwo Financial Corporation	NY	14534		N/A
National Credit Adjusters, LLC	AL	36527		N/A
Rauch-Milliken International, Inc.	CA	94536		N/A
Platinum Holdings Group, LLC	AR	72209		N/A
Encore Capital Group	IL	60612		N/A
CCS Financial Services, Inc.	OR	97541		N/A
Encore Capital Group	FL	34449	Older American, Servicemember	N/A
Regional Credit Solutions	VA	23455		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/18/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/19/2014	Closed with explanation	Yes	No
Phone	02/13/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Referral	02/19/2014	Closed	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Web	01/26/2014	Closed with non-monetary relief	Yes	No
Referral	02/19/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	Yes
Web	03/19/2014	Closed with explanation	No	No
Web	03/04/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

699361
735727
685916
714702
706560
699408
685949
714725
706583
714727
728674
685959
714873
722797
692817
735799
689856
728706
706614
699458

Debt Collection Complaints

Based on Consumer Complaints

02/04/2014	Debt collection	Credit card
02/04/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
02/10/2014	Debt collection	Credit card
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	I do not know
02/04/2014	Debt collection	Credit card
01/27/2014	Debt collection	Payday loan
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	I do not know
02/10/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	Credit card
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Mortgage
02/10/2014	Debt collection	I do not know
02/10/2014	Debt collection	I do not know
01/30/2014	Debt collection	I do not know
02/10/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Synchrony Financial	KY	42101	Older American	N/A
Universal Fidelity LP	IL	60304		N/A
Portfolio Recovery Associates, Inc.	NY	11238		N/A
Robert W. Warner & Associates, P.C.	MI	49085		N/A
Convergent Resources, Inc.	DE	19977		N/A
National Enterprise Systems, Inc.	TX	12345		N/A
Expert Global Solutions, Inc.	CO	80302	Older American	N/A
Advance America, Cash Advance Centers, Inc.	TX	77396		N/A
Citibank	ID	83436		N/A
Portfolio Recovery Associates, Inc.	CA	92130		N/A
Portfolio Recovery Associates, Inc.	MI	49107		N/A
The Law Office of Daniel Slane	KS	66720		N/A
Trident Asset Management, L.L.C.	CT	06851		N/A
Convergent Resources, Inc.	NV	89166		N/A
Synchrony Financial	OH	44906		N/A
EOS Holdings, Inc.	FL	33778	Older American, Servicemember	N/A
Dyck-O'Neal, Inc.	VA	22201		N/A
BAM Financial, LLC	CA	92102		N/A
ATG Credit, LLC	FL	32780		N/A
Resurgent Capital Services L.P.	TX	77091		N/A
CNG Financial Corporation	MO	63379		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/10/2014	Closed with explanation	Yes	Yes
Web	02/04/2014	Closed with explanation	Yes	No
Referral	02/21/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with monetary relief	Yes	Yes
Web	02/14/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No
Phone	02/11/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with non-monetary relief	Yes	No
Web	02/18/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with monetary relief	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	03/01/2014	Closed with explanation	Yes	No
Web	02/12/2014	Closed with explanation	No	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

699700
699780
722836
706643
714774
735834
699471
686597
699491
714792
705781
735878
728743
692912
686457
706701
735907
706733
706742
692972
706737

Debt Collection Complaints

Based on Consumer Complaints

02/10/2014	Debt collection	Credit card
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/04/2014	Debt collection	Credit card
01/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Auto
02/04/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Federal student loan
02/10/2014	Debt collection	I do not know
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/24/2014	Debt collection	Credit card
02/10/2014	Debt collection	Auto
01/30/2014	Debt collection	Federal student loan
02/04/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/27/2014	Debt collection	I do not know
02/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Payday loan
02/27/2014	Debt collection	Credit card
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

SIMM Associates, Inc.	AR	71909		N/A
Vengroff Williams, Inc	NY	10011		N/A
National Credit Systems,Inc.	NC	27560		N/A
HSBC North America Holdings Inc.	NC	27613		N/A
Afni, Inc.	LA	71037		N/A
JPMorgan Chase & Co.	MN	55369		N/A
Community Choice Financial, Inc.	CA	95818		N/A
Van Ru Credit Corporation	TX	75237		N/A
Capital One	IN	47713		N/A
The Receivable Management Services Corporation	CA	94062		N/A
Dynamic Recovery Solutions, LLC	AZ	85281	Older American	N/A
JPMorgan Chase & Co.	OH	45373		N/A
URS Holding, LLC	MD	21225		N/A
ARM WNY LLC	NC	28262		N/A
Allied Interstate LLC	PA	15136		N/A
National Credit Systems,Inc.	AL	35824		N/A
Expert Global Solutions, Inc.	FL	32818	Older American	N/A
Receivables Performance Management LLC	ID	83851		N/A
Emerald Canyon Capital, LLC	MO	63033		N/A
HSBC North America Holdings Inc.	SC	29511	Servicemember	N/A
The CMI Group, Inc.	OH	45237	Older American	N/A
Sherloq Group, Inc	FL	33881		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/10/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with explanation	Yes	Yes
Web	02/04/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	Yes
Fax	02/11/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Referral	02/11/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	No	Yes
Postal mail	02/11/2014	Closed with non-monetary relief	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Phone	02/25/2014	Closed with non-monetary relief	Yes	No
Web	01/30/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

706789
699610
706623
699617
686738
693031
699634
706846
706858
706860
727657
706866
693064
699665
705800
706885
686792
699678
693090
736052
728900
693094

Debt Collection Complaints

Based on Consumer Complaints

02/10/2014	Debt collection	Credit card
02/10/2014	Debt collection	I do not know
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	I do not know
02/14/2014	Debt collection	Auto
02/05/2014	Debt collection	I do not know
01/27/2014	Debt collection	Credit card
01/30/2014	Debt collection	Credit card
01/27/2014	Debt collection	Credit card
02/27/2014	Debt collection	Credit card
02/24/2014	Debt collection	I do not know
01/30/2014	Debt collection	I do not know
02/05/2014	Debt collection	I do not know
02/27/2014	Debt collection	Medical
02/27/2014	Debt collection	Credit card
02/27/2014	Debt collection	Credit card
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
01/30/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Northland Group, Inc.	MA	01902		N/A
Encore Capital Group	FL	32920	Older American, Servicemember	N/A
Afni, Inc.	CA	91308		N/A
ARM WNY LLC	TN	37128		N/A
Ally Financial Inc.	TX	76550		N/A
Encore Capital Group	TX	78702		N/A
Resurgent Capital Services L.P.	TX	76036		N/A
The Bureaus, Inc.	MI	48073		N/A
Oxford Law, LLC	PA	15217	Older American	N/A
HSBC North America Holdings Inc.	CO	80237		N/A
Encore Capital Group	FL	33773		N/A
Resurgent Capital Services L.P.	TX	77581	Older American, Servicemember	N/A
Portfolio Recovery Associates, Inc.	CA	90804		N/A
Grant & Weber	CA	95065		N/A
Convergent Resources, Inc.	PA	18428		N/A
Galaxy Capital Acquisitions, LLC	PA	18428		N/A
Brown and Joseph, Ltd	IL	60532		N/A
Delbert Services	OK	73703		N/A
Expert Global Solutions, Inc.	CA	91932		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	02/11/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/31/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with explanation	No	No
Postal mail	02/19/2014	Closed with explanation	Yes	No
Postal mail	02/07/2014	Closed with explanation	Yes	No
Web	01/27/2014	Closed with explanation	Yes	Yes
Web	02/13/2014	Closed with explanation	No	
Phone	02/05/2014	Closed with non-monetary relief	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Phone	02/25/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/12/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Web	02/24/2014	Closed with explanation	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

707771
706901
693345
714972
714984
702792
686148
693145
686876
736126
728973
693328
710382
735215
736132
736133
728999
693194
705832

Debt Collection Complaints

Based on Consumer Complaints

02/27/2014	Debt collection	Auto
01/30/2014	Debt collection	Mortgage
02/28/2014	Debt collection	Credit card
02/05/2014	Debt collection	Mortgage
02/05/2014	Debt collection	Credit card
02/24/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Non-federal student loan
02/24/2014	Debt collection	I do not know
02/28/2014	Debt collection	Mortgage
02/24/2014	Debt collection	I do not know
02/28/2014	Debt collection	Federal student loan
02/24/2014	Debt collection	Credit card
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Non-federal student loan
02/28/2014	Debt collection	Payday loan
02/10/2014	Debt collection	Credit card
01/30/2014	Debt collection	I do not know
02/28/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Radius Global Solutions LLC	CA	93619		N/A
Ditech Financial LLC	NY	14870		N/A
Encore Capital Group	NY	14219		N/A
Nationstar Mortgage	CA	92503		N/A
Nations Recovery Center	DE	19804		N/A
PayPal Holdings, Inc.	NY	11214		N/A
EOS Holdings, Inc.	FL	33018		N/A
EOS Holdings, Inc.	UT	84123	Servicemember	N/A
Expert Global Solutions, Inc.	GA	31052	Servicemember	N/A
NCB Management Services, Inc.	MO	63115		N/A
JPMorgan Chase & Co.	CA	90504		N/A
Encore Capital Group	AL	35243	Servicemember	N/A
URS Holding, LLC	AZ	85285		N/A
Blitt and Gaines, P.C.	IL	60626		N/A
AllianceOne Recievables Management	CA	92592		N/A
National Credit Systems,Inc.	TX	78250		N/A
Navient Solutions, Inc.	DC	20002		N/A
ARM WNY LLC	NM	88033		N/A
Synchrony Financial	NJ	07410		N/A
Account Control Technology, Inc.	AZ	85303	Older American, Servicemember	N/A
Hillcrest Davidson & Assoc	TX	78119	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/27/2014	Closed with explanation	Yes	Yes
Web	01/30/2014	Closed with explanation	Yes	Yes
Web	02/28/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	No	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/04/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	No
Postal mail	03/31/2014	Closed with explanation	Yes	Yes
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with explanation	Yes	Yes
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	03/01/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

736597
693210
736997
710300
705834
729060
707063
700240
737034
729074
737043
728779
736974
729090
737060
710437
737074
737076
707119
693556
737088

Debt Collection Complaints

Based on Consumer Complaints

02/28/2014	Debt collection	Credit card
02/28/2014	Debt collection	Credit card
02/10/2014	Debt collection	I do not know
02/05/2014	Debt collection	Payday loan
02/24/2014	Debt collection	Medical
01/31/2014	Debt collection	Credit card
01/31/2014	Debt collection	Non-federal student loan
02/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Credit card
01/31/2014	Debt collection	Credit card
02/24/2014	Debt collection	Payday loan
01/31/2014	Debt collection	Credit card
02/24/2014	Debt collection	Credit card
02/24/2014	Debt collection	Credit card
01/31/2014	Debt collection	Payday loan
01/31/2014	Debt collection	Payday loan
02/24/2014	Debt collection	Non-federal student loan
02/24/2014	Debt collection	I do not know
01/31/2014	Debt collection	Credit card
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/24/2014	Debt collection	I do not know
02/05/2014	Debt collection	Federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	CO	80203		N/A
Synchrony Financial	CA	94547		N/A
Velocity Portfolio Group	DE	19709		N/A
Delbert Services	CA	92591		N/A
Grant & Weber	CA	94806		N/A
Synchrony Financial	NY	14905		N/A
Navient Solutions, Inc.	SC	29841		N/A
Trident Asset Management, L.L.C.	CA	93453		N/A
Johnson Mark LLC	UT	84158		N/A
Encore Capital Group	TX	78245		N/A
CNG Financial Corporation	NM	87031		N/A
Citibank	TX	78245		N/A
JH Portfolio Debt Equities, LLC	IL	61554		N/A
Portfolio Recovery Associates, Inc.	MO	65806		N/A
United Debt Holdings, LLC	TX	78613		N/A
CNG Financial Corporation	TX	78613		N/A
AES/PHEAA	ME	04072		N/A
Navient Solutions, Inc.	CA	93720		N/A
Northland Group, Inc.	TN	38018		N/A
ERC	CA	92880	Servicemember	N/A
Focus Holding Company	AL	35214	Servicemember	N/A
Expert Global Solutions, Inc.	NM	87413		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/28/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Referral	02/10/2014	Closed with non-monetary relief	Yes	No
Web	01/31/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	01/30/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Phone	02/07/2014	Closed	Yes	No
Phone	02/07/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	02/10/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

737098
737101
707337
710455
729144
693975
694041
707169
737146
696415
729182
696416
729211
729218
694089
694090
729234
729019
694105
700325
729272
707920

Debt Collection Complaints

Based on Consumer Complaints

03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Federal student loan
02/05/2014	Debt collection	I do not know
02/25/2014	Debt collection	I do not know
02/25/2014	Debt collection	Medical
02/25/2014	Debt collection	I do not know
02/25/2014	Debt collection	I do not know
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Payday loan
02/28/2014	Debt collection	I do not know
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Credit card
02/25/2014	Debt collection	I do not know
02/25/2014	Debt collection	I do not know
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Credit card
02/05/2014	Debt collection	Medical
02/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Credit card
02/25/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Palm Beach Credit Adjustors, Inc	FL	33310		N/A
American Student Assistance	NY	11234		N/A
Encore Capital Group	NY	10305	Older American	N/A
Strategic Alliances, Inc.	CA	96158	Older American	N/A
FirstSource Advantage, LLC	NV	89031		N/A
HSBC North America Holdings Inc.	FL	33468	Servicemember	N/A
Optio Solutions, LLC	CT	06514		N/A
PayPal Holdings, Inc.	MI	39110		N/A
Delbert Services	NC	27455		N/A
FirstSource Advantage, LLC	TX	78745		N/A
EOS Holdings, Inc.	SC	29483	Older American, Servicemember	N/A
Gurstel Chargo PA	AZ	85706		N/A
Encore Capital Group	NV	89506		N/A
Allied Interstate LLC	AZ	85335		N/A
Certified Recovery Inc	WI	54494		N/A
Couch Conville & Blitt LLC	LA	71360	Servicemember	N/A
Alorica Inc.	FL	32223		N/A
ERC	CA	91308		N/A
Discover	UT	84088		N/A
Santander Consumer USA Holdings Inc	CA	93309		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	05/05/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	Yes
Web	02/06/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	02/24/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Phone	02/10/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with non-monetary relief	Yes	No
Fax	02/10/2014	Closed with non-monetary relief	Yes	Yes
Phone	02/25/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	

Debt Collection Complaints

Based on Consumer Complaints

769932
730041
702032
730058
730083
730097
730103
702841
705857
737304
700349
702543
730118
731449
737334
730138
700350
729791
730164
730167

Debt Collection Complaints

Based on Consumer Complaints

02/25/2014	Debt collection	Credit card
02/25/2014	Debt collection	I do not know
02/25/2014	Debt collection	Medical
02/25/2014	Debt collection	Auto
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Credit card
02/28/2014	Debt collection	Medical
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Payday loan
02/05/2014	Debt collection	Credit card
02/28/2014	Debt collection	Credit card
02/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Credit card
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	I do not know
02/25/2014	Debt collection	Credit card
02/25/2014	Debt collection	Payday loan
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	I do not know
02/28/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	CA	91214	Older American, Servicemember	N/A
Dynamic Recovery Solutions, LLC	CA	95148		N/A
Medical Society Business Services, Inc.	AZ	85302		N/A
U.S. Bancorp	TX	78256	Servicemember	N/A
Convergent Resources, Inc.	NY	14886		N/A
Amex	NJ	07461	Servicemember	N/A
KelKris Associates Inc	CA	95630		N/A
Afni, Inc.	CA	94568		N/A
Accurate Financial Partners	OH	44124		N/A
Citibank	NC	27511		N/A
Synchrony Financial	CA	91784	Older American	N/A
ERC	PA	19601		N/A
Resurgent Capital Services L.P.	VA	23059		N/A
U.S. Bancorp	MO	63052		N/A
Encore Capital Group	CA	94952		N/A
MNE Services, Inc	NY	14901		N/A
Encore Capital Group	PA	18512		N/A
Worldwide Processing Group, LLC	CA	95482	Older American	N/A
Eastern Account Systems of Connecticut, Inc.	VA	23221		N/A
EOS Holdings, Inc.	CA	93277		N/A
Convergent Resources, Inc.	NH	03820		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/25/2014	Closed with monetary relief	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	Yes
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	Yes
Referral	05/06/2014	Closed with explanation	Yes	Yes
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with monetary relief	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with non-monetary relief	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Referral	03/04/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Phone	05/28/2014	Closed	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Referral	03/06/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

730188
730193
730195
730201
737435
729830
737420
700384
737517
702857
737547
732179
737593
700396
737604
730390
730400
730413
707951
700405
737685

Debt Collection Complaints

Based on Consumer Complaints

02/28/2014	Debt collection	Federal student loan
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Credit card
02/28/2014	Debt collection	Payday loan
02/28/2014	Debt collection	Federal student loan
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/05/2014	Debt collection	I do not know
02/14/2014	Debt collection	Non-federal student loan
02/14/2014	Debt collection	I do not know
02/14/2014	Debt collection	Federal student loan
02/20/2014	Debt collection	I do not know
02/14/2014	Debt collection	I do not know
02/14/2014	Debt collection	Medical
02/20/2014	Debt collection	Medical
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Credit card
02/14/2014	Debt collection	Credit card
02/20/2014	Debt collection	Non-federal student loan
02/20/2014	Debt collection	Non-federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Attempted to/Collected exempt funds
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ECMC Group, Inc.	NC	27609		N/A
Expert Global Solutions, Inc.	VA	22192	Servicemember	N/A
Professional Debt Mediation, Inc.	FL	32835		N/A
Partners Financial Services Inc	TX	77539		N/A
Lazarus Financial Group, Inc.	CA	91709		N/A
United Collection Bureau, Inc.	CA	92844		N/A
ACE Cash Express Inc.	KS	66062		N/A
National Recoveries, Inc.	MO	64870		N/A
Diversified Consultants, Inc.	KY	40229		N/A
ERC	IL	60025		N/A
United Student Aid (USA) Funds	CA	91752		N/A
Dynamic Recovery Solutions, LLC	TX	77386		N/A
ConServe	PA	17901		N/A
Halsted Financial Services, LLC.	TX	77346		N/A
Carter-Young, Inc.	OH	43044	Servicemember	N/A
Team Recovery Inc.	OH	44621		N/A
AMCOL Systems, Inc.	OK	73003		N/A
Debt Recovery Solutions, LLC	TX	78233		N/A
Total Card, Inc.	LA	70815		N/A
Synchrony Financial	AZ	85629		N/A
Performant Financial Corporation	NC	28466		N/A
Citibank	NC	28466		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/28/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/05/2014	Closed with explanation	Yes	No
Web	02/06/2014	Closed with explanation	Yes	No
Referral	03/20/2014	Closed with monetary relief	No	
Referral	03/05/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Referral	03/05/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	Yes
Web	02/09/2014	Closed with non-monetary relief	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	No	No
Web	02/15/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Referral	03/06/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with non-monetary relief	Yes	No
Phone	02/21/2014	Closed with explanation	Yes	No
Phone	02/21/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

737710
711233
702884
705699
737766
737840
736911
737877
737884
705872
715008
717192
714157
722865
715263
715264
722890
722911
723009
714357
723063
723064

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Credit card
02/14/2014	Debt collection	I do not know
02/20/2014	Debt collection	Medical
02/20/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
02/14/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
02/20/2014	Debt collection	I do not know
02/14/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	I do not know
02/14/2014	Debt collection	I do not know
02/14/2014	Debt collection	Payday loan
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Medical
02/14/2014	Debt collection	Credit card
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	I do not know
02/28/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

WAKEFIELD & ASSOCIATES, INC.	NM	87114		N/A
Encore Capital Group	CA	93030	Older American	N/A
HOVG, LLC	CA	91730	Older American	N/A
Dynamic Recovery Solutions, LLC	FL	33756		N/A
Asset Management Professionals, LLC	AZ	85078		N/A
Navient Solutions, Inc.	MD	21045	Servicemember	N/A
HSBC North America Holdings Inc.	NE	68305		N/A
Dynamic Recovery Solutions, LLC	MA	02767		N/A
Allied Collection Services, Inc. (Nevada)	NV	89108		N/A
Mel S. Harris and Associates, LLC	NY	14622		N/A
Contract Resolve Group LLC	MS	39429		N/A
Hollis Cobb Associates	GA	31047		N/A
Credit Bureau Central, Inc (NV)	CA	91932		N/A
Encore Capital Group	MA	02025		N/A
CNG Financial Corporation	WI	54810		N/A
Merchants Credit Adjusters, Inc.	MT	59404		N/A
Quantum Accounts Receivable Management Services Inc.	TX	76063		N/A
Capital One	IL	61951	Servicemember	N/A
Centron Services	MT	59404		N/A
Universal Fidelity LP	NY	13088	Older American	N/A
Synchrony Financial	MD	21215		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/20/2014	Closed with non-monetary relief	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Phone	02/21/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with explanation	Yes	No
Referral	04/08/2014	Closed with non-monetary relief	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Referral	02/24/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Phone	04/02/2014	Closed with explanation	Yes	No
Phone	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with non-monetary relief	Yes	Yes
Web	02/14/2014	Closed with explanation	Yes	No
Referral	04/17/2014	Closed with explanation	Yes	No
Web	04/22/2014	Closed with explanation	Yes	No
Web	02/16/2014	Closed with explanation	Yes	No
Referral	03/21/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Referral	03/05/2014	Closed with monetary relief	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

723110
715490
723114
723122
723124
717197
723157
723183
715592
723195
723216
723229
724548
715663
715698
737970
736947
715726
737971
715741
738016

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Credit card
02/14/2014	Debt collection	I do not know
02/28/2014	Debt collection	Medical
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	I do not know
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Payday loan
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Payday loan
02/28/2014	Debt collection	I do not know
02/28/2014	Debt collection	Credit card
02/20/2014	Debt collection	Payday loan
03/05/2014	Debt collection	I do not know
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Indicated committed crime not paying
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	PR	00725		N/A
Credit Bureau of Napa	MA	02025		N/A
Asset Management Outsourcing, Inc.	WI	53172		N/A
Dynamic Recovery Solutions, LLC	AZ	85308		N/A
AllianceOne Recievables Management	IL	60438		N/A
Convergent Resources, Inc.	NH	03063	Servicemember	N/A
Afni, Inc.	NY	13224		N/A
Convergent Resources, Inc.	CA	92307	Older American	N/A
Expert Global Solutions, Inc.	NJ	08736		N/A
Franklin Collection Service, Inc.	FL	33319		N/A
MNE Services, Inc	TX	77079		N/A
Receivables Performance Management LLC	GA	31030		N/A
Consolidated Management Group, LLC	TX	77084		N/A
Portfolio Recovery Associates, Inc.	UT	84780		N/A
Dynamic Recovery Solutions, LLC	GA	30571		N/A
Enova International, Inc.	CA	91606		N/A
Financial Recovery Services, Inc.	AL	36618		N/A
The Affiliated Group, Inc	TN	37188		N/A
Encore Capital Group	FL	33774	Servicemember	N/A
Encore Capital Group	NY	11207		N/A
Pinnacle Credit Services, LLC	TX	75070		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/14/2014	Closed	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Referral	03/04/2014	Closed with explanation	Yes	No
Phone	02/21/2014	Closed with explanation	Yes	No
Web	02/14/2014	Closed with explanation	Yes	No
Referral	03/03/2014	Closed with explanation	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with non-monetary relief	Yes	No
Referral	03/04/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	02/25/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

723398
715665
736877
723422
738052
738066
738067
723445
715798
738072
738085
723481
723482
738122
738124
723454
745241
723528
738165
732182
731812

Debt Collection Complaints

Based on Consumer Complaints

02/28/2014	Debt collection	Payday loan
02/28/2014	Debt collection	Non-federal student loan
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	I do not know
02/28/2014	Debt collection	Payday loan
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know
02/25/2014	Debt collection	Medical
03/05/2014	Debt collection	Credit card
02/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/15/2014	Debt collection	I do not know
02/25/2014	Debt collection	I do not know
03/05/2014	Debt collection	Payday loan
02/28/2014	Debt collection	I do not know
02/15/2014	Debt collection	I do not know
02/15/2014	Debt collection	I do not know
02/20/2014	Debt collection	Credit card
02/25/2014	Debt collection	I do not know
02/15/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Advance America, Cash Advance Centers, Inc.	MO	64068		N/A
ConServe	LA	70501		N/A
Professional Debt Mediation, Inc.	CT	06074		N/A
Rubin & Rothman, LLC	NY	11787	Servicemember	N/A
Enova International, Inc.	FL	32407		N/A
The CBE Group, Inc.	CA	95965		N/A
Focus Holding Company				N/A
Penn Credit Corporation	FL	34952		N/A
Encore Capital Group	FL	33594		N/A
Alorica Inc.	MO	64130		N/A
FMA Alliance, Ltd.	PA	19335		N/A
Solomon and Solomon, P.C.	MA	01104		N/A
Portfolio Recovery Associates, Inc.	MS	39571		N/A
The Law Office of John P. Frye P.C.	TX	77531		N/A
CNG Financial Corporation	FL	33813		N/A
Portfolio Recovery Associates, Inc.	CA	94590		N/A
EOS Holdings, Inc.	NY	10040		N/A
Van Ru Credit Corporation	IL	60626		N/A
Dynamic Recovery Solutions, LLC	NY	14620		N/A
Encore Capital Group	TX	75762		N/A
Encore Capital Group	NC	27614		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/28/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Referral	04/19/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Referral	03/04/2014	Closed with explanation	Yes	No
Phone	02/26/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed with explanation	Yes	No
Postal mail	02/26/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	No	
Web	02/25/2014	Closed with non-monetary relief	Yes	Yes
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with monetary relief	Yes	No
Web	02/28/2014	Closed with non-monetary relief	Yes	No
Web	02/15/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with non-monetary relief	Yes	Yes
Web	03/05/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

738180
738213
738216
723580
738252
738261
730517
715939
745261
730533
745346
715954
715953
731811
745358
736971
715976
715988
723674
730611
716007

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Credit card
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Medical
02/20/2014	Debt collection	I do not know
02/28/2014	Debt collection	Federal student loan
02/25/2014	Debt collection	Mortgage
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/15/2014	Debt collection	Medical
02/25/2014	Debt collection	Non-federal student loan
02/28/2014	Debt collection	I do not know
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/16/2014	Debt collection	Mortgage
02/25/2014	Debt collection	Mortgage
02/28/2014	Debt collection	Medical
03/05/2014	Debt collection	I do not know
02/16/2014	Debt collection	Credit card
03/05/2014	Debt collection	I do not know
02/28/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Galaxy Capital Acquisitions, LLC	MI	49015		N/A
ERC	AZ	85016		N/A
Finance System of Green Bay, Inc.	WI	54304		N/A
Account Control Technology, Inc.	AZ	85308		N/A
Performant Financial Corporation	CA	92105		N/A
Clay Chapman Iwamura Pulice & Nervell	HI	96786		N/A
Southwest Credit Systems, L.P.	TX	75063	Servicemember	N/A
Medical Data Systems, Inc.	GA	30501		N/A
Ability Recovery Services, LLC	IL	60074	Servicemember	N/A
ARM WNY LLC	TX	77077		N/A
Trident Asset Management, L.L.C.	LA	70068		N/A
Resurgent Capital Services L.P.	TX	76092		N/A
Ocwen	CA	90254	Older American, Servicemember	N/A
Ocwen	IL	60510		N/A
Expert Global Solutions, Inc.	FL	34747	Servicemember	N/A
Central Portfolio Control Inc.	MO	63130		N/A
Resurgent Capital Services L.P.	NC	27850		N/A
AAA Collections	SD	57025		N/A
Diversified Consultants, Inc.	NY	10706		N/A
Encore Capital Group	NY	13054		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/12/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Referral	04/02/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Postal mail	03/05/2014	Closed with monetary relief	Yes	No
Web	02/15/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	02/15/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

723698
745379
724108
723732
738413
730695
738428
713959
730022
738446
745473
738459
716096
730751
738486
745501
716107
743589
736888
745513

Debt Collection Complaints

Based on Consumer Complaints

02/20/2014	Debt collection	Medical
02/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/16/2014	Debt collection	Credit card
03/11/2014	Debt collection	Auto
02/16/2014	Debt collection	Medical
03/05/2014	Debt collection	Auto
02/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	I do not know
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/25/2014	Debt collection	I do not know
02/16/2014	Debt collection	Credit card
03/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Credit card
02/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/01/2014	Debt collection	Medical
02/25/2014	Debt collection	Auto
03/11/2014	Debt collection	Payday loan
03/11/2014	Debt collection	Credit card
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/01/2014	Debt collection	Credit card
02/20/2014	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Seized/Attempted to seize property

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	CA	91308		N/A
Retrieval-Masters Creditors Bureau, Inc.	IA	50273		N/A
Dynamic Recovery Solutions, LLC	SC	29405	Servicemember	N/A
Platinum Holdings Group, LLC	FL	33024		N/A
Wells Fargo & Company	WA	98043		N/A
Expert Global Solutions, Inc.	MA	01970		N/A
Halsted Financial Services, LLC.	NM	87015		N/A
Encore Capital Group	TX	76114		N/A
Allied Interstate LLC	KS	66206		N/A
Convergent Resources, Inc.	GA	30047	Servicemember	N/A
West Bay Acquisitions, LLC	TX	75035		N/A
TD Bank US Holding Company	CA	90047		N/A
Hunter Warfield, Inc.	GA	30083		N/A
Capital One	OR	97702	Older American	N/A
Afni, Inc.	GA	30813		N/A
United Consumers Inc	MD	21128		N/A
Ford Motor Credit Company	OH	43615	Servicemember	N/A
Dynamic Recovery Solutions, LLC	WA	98409	Servicemember	N/A
Portfolio Recovery Associates, Inc.	WA	99003	Older American	N/A
Ditech Financial LLC	NC	28273		N/A
Synchrony Financial	AL	36505		N/A
Citibank	CA	90601	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/20/2014	Closed with explanation	Yes	No
Phone	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/16/2014	Closed with explanation	No	
Web	03/10/2014	Closed with explanation	Yes	No
Web	02/16/2014	Closed with explanation	Yes	No
Phone	03/14/2014	Closed with explanation	Yes	No
Postal mail	03/03/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	
Web	03/10/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/16/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with non-monetary relief	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

722162
730817
723905
716167
757513
716191
745580
723776
730895
751793
730900
716214
738617
753907
716218
736829
730875
752384
752350
746299
738665
724023

Debt Collection Complaints

Based on Consumer Complaints

03/11/2014	Debt collection	I do not know
02/17/2014	Debt collection	Credit card
02/17/2014	Debt collection	Credit card
03/11/2014	Debt collection	Medical
03/06/2014	Debt collection	Credit card
03/06/2014	Debt collection	Credit card
02/20/2014	Debt collection	I do not know
03/11/2014	Debt collection	Credit card
03/01/2014	Debt collection	I do not know
02/20/2014	Debt collection	Non-federal student loan
03/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Non-federal student loan
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	I do not know
03/06/2014	Debt collection	Medical
03/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/01/2014	Debt collection	I do not know
02/25/2014	Debt collection	I do not know
03/01/2014	Debt collection	I do not know
02/17/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Second Round Limited Partnership	IL	60619		N/A
Dynamic Recovery Solutions, LLC	MO	64128	Older American	N/A
Synchrony Financial	OR	97527		N/A
Med-Health Financial Services, Inc.	WI	53005		N/A
Portfolio Recovery Associates, Inc.	IL	60110		N/A
Blatt, Hasenmiller, Leibsker & Moore, LLC	IL	60110		N/A
Pressler & Pressler, LLP	NY	10025		N/A
Capital One	NJ	08050		N/A
Navient Solutions, Inc.	TX	75006		N/A
Sallie Mae	NJ	07751		N/A
RS Clark and Associates, Inc.	TX	76541	Servicemember	N/A
Navient Solutions, Inc.	MD	21044		N/A
Southwest Credit Systems, L.P.	FL	32054		N/A
Portfolio Recovery Associates, Inc.	OR	97124		N/A
Collectech Diversified, Inc.	TX	79360		N/A
BYL Collection Services	NY	13438	Servicemember	N/A
The CBE Group, Inc.	MD	21286	Older American, Servicemember	N/A
Emerald Canyon Capital, LLC	CA	93063		N/A
Stellar Recovery Inc.	FL	33020	Older American	N/A
Collection Bureau Services, Inc.	MT	59847		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/10/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/16/2014	Closed with monetary relief	Yes	No
Web	03/12/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/27/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Postal mail	03/07/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	03/05/2014	Closed	Yes	No
Web	03/01/2014	Closed with explanation	Yes	No
Web	03/01/2014	Closed with explanation	Yes	Yes
Web	02/25/2014	Closed with non-monetary relief	Yes	Yes
Web	03/17/2014	Closed with explanation	Yes	Yes
Web	02/17/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

755584

716255

716257

753930

746330

746331

724050

755161

738698

724054

738709

746339

746212

746358

746317

738744

738746

731061

739363

716335

Debt Collection Complaints

Based on Consumer Complaints

02/21/2014	Debt collection	Medical
02/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/01/2014	Debt collection	Credit card
03/06/2014	Debt collection	Credit card
03/11/2014	Debt collection	I do not know
03/11/2014	Debt collection	Credit card
02/21/2014	Debt collection	I do not know
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/17/2014	Debt collection	Payday loan
02/17/2014	Debt collection	Medical
02/21/2014	Debt collection	Credit card
03/11/2014	Debt collection	I do not know
02/21/2014	Debt collection	I do not know
03/01/2014	Debt collection	Credit card
03/02/2014	Debt collection	I do not know
02/21/2014	Debt collection	Payday loan
02/17/2014	Debt collection	Medical
02/21/2014	Debt collection	Federal student loan

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

CCS Financial Services, Inc.	GA	30024		N/A
Convergent Resources, Inc.	VA	23002		N/A
Diversified Consultants, Inc.	MI	49442		N/A
Allied Interstate LLC	NJ	08869		N/A
Citibank	FL	34223	Servicemember	N/A
William C. Grossman Law, PLLC.	OH	45140		N/A
Integrity Solution Services, Inc.	FL	33579	Servicemember	N/A
Dynamic Recovery Solutions, LLC	NY	10035	Older American	N/A
Encore Capital Group	TX	75023		N/A
CCS Financial Services, Inc.	GA	30815	Servicemember	N/A
ERC	TX	75052		N/A
Dynamic Recovery Solutions, LLC	PA	15301		N/A
Medical Data Systems, Inc.	AZ	85746		N/A
Velocity Portfolio Group	IL	61616	Older American	N/A
Encore Capital Group	PA	19606	Servicemember	N/A
Debt Recovery Solutions, LLC	NY	10023	Older American, Servicemember	N/A
Portfolio Recovery Associates, Inc.	SC	29642		N/A
Accelerated Financial Solutions, LLC	NC	28115	Servicemember	N/A
Enova International, Inc.	VA	22407	Servicemember	N/A
FirstSource Advantage, LLC	TX	78043		N/A
Navient Solutions, Inc.	OH	44135		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/11/2014	Closed with explanation	Yes	No
Web	02/17/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Referral	03/06/2014	Closed with non-monetary relief	Yes	No
Web	03/01/2014	Closed with monetary relief	Yes	No
Web	04/09/2014	Closed with explanation	Yes	No
Web	04/28/2014	Closed with explanation	Yes	No
Phone	03/13/2014	Closed with explanation	Yes	No
Web	02/24/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	02/17/2014	Closed with explanation	Yes	No
Web	02/17/2014	Closed with explanation	Yes	Yes
Web	02/20/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Web	03/01/2014	Closed with non-monetary relief	Yes	No
Web	03/01/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

725068
716358
725078
738818
738823
748196
757545
755604
724726
746109
746088
716419
714187
725152
755195
725157
736693
738883
727070
716435
725178

Debt Collection Complaints

Based on Consumer Complaints

03/06/2014	Debt collection	Credit card
02/21/2014	Debt collection	Medical
02/17/2014	Debt collection	Credit card
03/11/2014	Debt collection	Non-federal student loan
02/25/2014	Debt collection	Credit card
02/21/2014	Debt collection	I do not know
02/17/2014	Debt collection	Payday loan
02/17/2014	Debt collection	Medical
02/17/2014	Debt collection	I do not know
02/21/2014	Debt collection	Payday loan
02/17/2014	Debt collection	Credit card
03/06/2014	Debt collection	Mortgage
03/02/2014	Debt collection	I do not know
02/17/2014	Debt collection	I do not know
03/02/2014	Debt collection	Credit card
03/02/2014	Debt collection	Federal student loan
03/11/2014	Debt collection	Credit card
03/11/2014	Debt collection	Payday loan
02/17/2014	Debt collection	Auto
03/02/2014	Debt collection	Payday loan
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action
Communication tactics	Called after sent written cease of comm
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	AL	36830		N/A
Retrieval-Masters Creditors Bureau, Inc.	OH	43081		N/A
Discover	DE	19702	Servicemember	N/A
AES/PHEAA	PA	17325		N/A
John C. Bonewicz, P.C.	IL	62040		N/A
Portfolio Recovery Associates, Inc.	CA	90706		N/A
Emerald Canyon Capital, LLC	VA	24132	Older American	N/A
Franklin Collection Service, Inc.	OK	74006	Servicemember	N/A
ARM WNY LLC	FL	32244		N/A
MNE Services, Inc	MS	39056		N/A
Ocwen	GA	30542		N/A
Ditech Financial LLC	NH	03781		N/A
Receivables Performance Management LLC	PA	15801	Older American, Servicemember	N/A
Ally Financial Inc.	FL	34983		N/A
DTA GROUP LLC	CT	06026		N/A
ECMC Group, Inc.	MI	48226		N/A
Encore Capital Group	GA	30324	Older American	N/A
CashCall, Inc.			Older American	N/A
TD Bank US Holding Company	PA	15601		N/A
Delbert Services	IL	60620		N/A
Community Choice Financial, Inc.	AL	35173	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	03/10/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with non-monetary relief	Yes	No
Web	02/20/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with non-monetary relief	Yes	Yes
Web	02/21/2014	Closed with explanation	Yes	Yes
Web	02/17/2014	Closed with non-monetary relief	Yes	Yes
Web	02/17/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	No	No
Web	02/21/2014	Closed with explanation	No	No
Web	02/17/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with explanation	Yes	Yes
Web	03/11/2014	Closed with explanation	Yes	Yes
Web	02/17/2014	Closed with explanation	Yes	No
Web	03/02/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	Yes
Phone	03/12/2014	Closed with explanation	Yes	No
Phone	03/12/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with explanation	Yes	Yes
Phone	03/12/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

746269
725183
716445
753980
731222
727526
714185
716471
716473
725215
716474
746494
738935
716477
738958
736914
755624
753995
716531
738998
767050

Debt Collection Complaints

Based on Consumer Complaints

03/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/02/2014	Debt collection	Credit card
02/21/2014	Debt collection	Payday loan
02/21/2014	Debt collection	Auto
02/17/2014	Debt collection	I do not know
02/17/2014	Debt collection	I do not know
03/02/2014	Debt collection	I do not know
03/02/2014	Debt collection	I do not know
03/02/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/02/2014	Debt collection	Credit card
03/14/2014	Debt collection	I do not know
02/21/2014	Debt collection	Credit card
03/03/2014	Debt collection	I do not know
03/03/2014	Debt collection	Credit card
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Non-federal student loan
03/11/2014	Debt collection	I do not know
03/06/2014	Debt collection	Credit card
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Credit card
02/25/2014	Debt collection	I do not know
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
False statements or representation	Indicated committed crime not paying
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Indicated committed crime not paying
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Citibank	MO	65202		N/A
Synchrony Financial	MA	01862	Servicemember	N/A
Cash Time Title Loans, Inc.	AZ	85044		N/A
Wells Fargo & Company	MA	01331		N/A
Webcollex, LLC	NJ	08628	Older American	N/A
Synchrony Financial	OH	44130		N/A
Encore Capital Group	SC	29161		N/A
Citibank	CT	06854		N/A
Hunter Warfield, Inc.	AL	35040		N/A
Encore Capital Group	DE	19711		N/A
ARC Management Group, LLC	GA	30041		N/A
Citibank	NV	89136		N/A
Portfolio Recovery Associates, Inc.	TX	76017	Older American	N/A
Zwicker & Associates	TN	37027		N/A
Encore Capital Group	NY	11768		N/A
Navient Solutions, Inc.	MS	39581		N/A
The CBE Group, Inc.	IA	60618		N/A
Monarch Recovery Holdings, Inc.	ME	04579		N/A
Encore Capital Group	TN	38116		N/A
Cavalry Investments, LLC	DE	19808		N/A
Webcollex, LLC	KY	40601		N/A
EOS Holdings, Inc.	FL	33142		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/02/2014	Closed with non-monetary relief	Yes	No
Web	03/02/2014	Closed with monetary relief	Yes	No
Web	05/01/2014	Closed with monetary relief	Yes	No
Referral	02/24/2014	Closed with non-monetary relief	Yes	No
Web	02/17/2014	Closed with explanation	Yes	No
Web	02/17/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with non-monetary relief	Yes	No
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	04/14/2014	Closed with explanation	Yes	No
Postal mail	02/24/2014	Closed with non-monetary relief	Yes	No
Web	03/02/2014	Closed with non-monetary relief	Yes	No
Web	03/02/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	03/02/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	03/02/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

739005
739011
725284
725288
716046
716556
739019
739024
739026
739034
767841
727165
739634
739428
746564
739647
754017
746576
739658
754020
731408
746592

Debt Collection Complaints

Based on Consumer Complaints

03/03/2014	Debt collection	Medical
02/18/2014	Debt collection	Payday loan
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	I do not know
02/21/2014	Debt collection	Medical
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Credit card
03/03/2014	Debt collection	Federal student loan
03/03/2014	Debt collection	Credit card
03/03/2014	Debt collection	Payday loan
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	I do not know
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	I do not know
03/03/2014	Debt collection	Credit card
02/18/2014	Debt collection	Credit card
02/18/2014	Debt collection	Medical
02/18/2014	Debt collection	Credit card
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
False statements or representation	Impersonated an attorney or official
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Contacted employer after asked not to
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Mnet Financial Inc	WA	98391		N/A
Enova International, Inc.	TX	78410		N/A
ResidentCollect, Inc.	OH	45732		N/A
Dynamic Recovery Solutions, LLC	FL	33418	Servicemember	N/A
DataMax Corporation	NC	27103		N/A
Resurgent Capital Services L.P.	TX	75051		N/A
Encore Capital Group	TX	75160		N/A
Performant Financial Corporation	UT	84095	Servicemember	N/A
Capital One	AL	35806	Older American	N/A
Enova International, Inc.	OH	44085		N/A
Credit Central Holdings, LLC	GA	30906		N/A
Synergetic Communication Inc	FL	33068		N/A
Midwestern Audit Services, Inc	MI	48206		N/A
Cavalry Investments, LLC	CA	91607		N/A
Capital One	CO	81504		N/A
Encore Capital Group	IL	60609		N/A
MedShield, Inc.	IN	46256		N/A
Weber & Olcese, PLC	MI	48237		N/A
Encore Capital Group	MO	65202	Older American	N/A
National Credit Systems,Inc.	CA	92020		N/A
Commercial Recovery Systems	NE	68137	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/02/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Postal mail	03/07/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Web	08/06/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/21/2014	Closed with explanation	Yes	No
Referral	03/11/2014	Closed with explanation	Yes	No
Postal mail	02/26/2014	Closed with explanation	Yes	No
Postal mail	02/26/2014	Closed with explanation	Yes	No
Referral	03/05/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/20/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	Yes
Web	02/18/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

741283
719237
746597
752562
725358
739479
767859
739692
739694
739704
717672
746149
732272
732276
739733
717674
717703
717705
717707
746670
732319

Debt Collection Complaints

Based on Consumer Complaints

03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	I do not know
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/18/2014	Debt collection	I do not know
02/26/2014	Debt collection	Medical
03/06/2014	Debt collection	Credit card
03/03/2014	Debt collection	I do not know
02/26/2014	Debt collection	Credit card
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/21/2014	Debt collection	Credit card
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Non-federal student loan
03/03/2014	Debt collection	I do not know
03/11/2014	Debt collection	Credit card
02/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Auto
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	I do not know
03/14/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	AZ	85044		N/A
Resurgent Capital Services L.P.	TX	78739		N/A
Penn Credit Corporation	OH	45371	Older American	N/A
The CBE Group, Inc.	VA	24134		N/A
Continental Credit Control	CA	95442		N/A
Northland Group, Inc.	OK	74016		N/A
CL Holdings, LLC	GA	30349		N/A
Bank of America	GA	30294		N/A
PayPal Holdings, Inc.	NJ	07735		N/A
Citibank	WI	53147	Older American	N/A
Convergent Resources, Inc.	CA	94521		N/A
EOS Holdings, Inc.	CA	95033		N/A
Asset Recovery Solutions, LLC	NJ	07035		N/A
Wells Fargo & Company	TX	78240		N/A
Portfolio Recovery Associates, Inc.	FL	32408	Older American, Servicemember	N/A
First Data Corporation	VT	05465		N/A
Ally Financial Inc.	NJ	07853		N/A
Diversified Consultants, Inc.	ME	04064	Servicemember	N/A
Global Credit & Collection Corporation	NY	14141	Older American	N/A
Allied International Credit Corporation	VA	24228		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	03/19/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Web	02/18/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Referral	03/11/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/25/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with monetary relief	Yes	No
Phone	02/24/2014	Closed with explanation	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Referral	03/19/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed	Yes	No
Phone	03/07/2014	Closed	Yes	No
Web	03/11/2014	Closed with non-monetary relief	Yes	No
Web	02/18/2014	Closed with non-monetary relief	No	
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Phone	03/12/2014	Closed	Yes	No
Web	03/14/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

767882
755643
767893
717757
732353
746658
739800
732359
753230
724922
767900
767901
758418
739829
752670
717795
739834
733749
757567
758427

Debt Collection Complaints

Based on Consumer Complaints

03/03/2014	Debt collection	Credit card
02/21/2014	Debt collection	Payday loan
03/06/2014	Debt collection	Medical
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Medical
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Medical
03/03/2014	Debt collection	I do not know
03/03/2014	Debt collection	I do not know
03/14/2014	Debt collection	Medical
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	I do not know
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	I do not know
02/26/2014	Debt collection	Credit card
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Credit card
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Medical
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Attempted to/Collected exempt funds
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not disclosed as an attempt to collect
False statements or representation	Attempted to collect wrong amount
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Client Services, Inc.	NY	10029		N/A
Red Cedar Services, Inc	TX	77530		N/A
Credit Bureau of Napa	NY	10016		N/A
Goldberg & Peretti, LLC	OH	45011		N/A
The Law Office of Daniel Slane	OH	45011		N/A
Expert Global Solutions, Inc.	FL	33777	Older American	N/A
Pinnacle Credit Services, LLC	GA	31909	Servicemember	N/A
Tenet HealthCare Corporation	FL	33010		N/A
Encore Capital Group	FL	33026		N/A
JPMorgan Chase & Co.	FL	33026		N/A
Receivables Management Partners, LLC	MO	63042		N/A
Williams -Williams Commercial Collections, Inc	GA	31815		N/A
Commonwealth Financial Systems, Inc.	IL	60505		N/A
Sunrise Credit Services Inc.	VA	23454		N/A
Expert Global Solutions, Inc.	TX	77584		N/A
Portfolio Recovery Associates, Inc.	NY	10016		N/A
McKellar & Associates Group, Inc.	NY	10460		N/A
National Enterprise Systems, Inc.	AZ	85296		N/A
Barclays PLC	DE	19703		N/A
Hammerman & Hultgren, P.C.	AZ	85365		N/A
Jon Barry and Associates, Inc.	OK	73110		N/A
Diversified Consultants, Inc.	TX	78639		N/A

Debt Collection Complaints

Based on Consumer Complaints

Referral	03/29/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with non-monetary relief	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Web	05/05/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	Yes
Phone	02/26/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Referral	03/19/2014	Closed with explanation	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Phone	04/11/2014	Closed with explanation	Yes	No
Referral	03/20/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Phone	03/29/2014	Closed	Yes	No
Referral	03/13/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

739855
725525
746767
754057
767069
732448
754062
760288
739911
739912
767936
739923
767941
766427
758497
732542
739965
746875
755110
755179
740020
759470

Debt Collection Complaints

Based on Consumer Complaints

02/26/2014	Debt collection	Credit card
02/26/2014	Debt collection	Medical
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Mortgage
03/11/2014	Debt collection	I do not know
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	I do not know
03/03/2014	Debt collection	Credit card
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Credit card
02/26/2014	Debt collection	Credit card
03/11/2014	Debt collection	Medical
02/26/2014	Debt collection	I do not know
03/14/2014	Debt collection	Medical
03/14/2014	Debt collection	Mortgage
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	TX	75062		N/A
M.L. Zager P.C.	NY	10963		N/A
Dynamic Recovery Solutions, LLC	CA	91403		N/A
EOS Holdings, Inc.	MD	21045		N/A
ERC	CA	92014		N/A
A/R CONCEPTS, INC.	IL	60629		N/A
Select Portfolio Servicing, Inc	DE	19803		N/A
Credit Card Receivables Fund Incorporated	FL	32092		N/A
Professional Debt Mediation, Inc.	FL	32835		N/A
Sunrise Credit Services Inc.	GA	30135		N/A
Encore Capital Group	TX	77530		N/A
Resurgent Capital Services L.P.	LA	70501		N/A
Williams & Fudge, Inc	MI	49007		N/A
Convergent Resources, Inc.	AR	72336		N/A
Resurgent Capital Services L.P.	TX	77708		N/A
Strategic Alliances, Inc.	IL	62220		N/A
Expert Global Solutions, Inc.	CA	95628	Older American	N/A
Citibank	MD	21774	Older American	N/A
Dynamic Recovery Solutions, LLC	FL	32217		N/A
Franklin Credit Management	CT	06515		N/A
Expert Global Solutions, Inc.	FL	33157		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/28/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with monetary relief	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Referral	03/13/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Phone	02/27/2014	Closed with explanation	Yes	No
Postal mail	03/19/2014	Closed with explanation	Yes	Yes
Postal mail	03/14/2014	Closed with explanation	Yes	Yes
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	Yes
Referral	03/12/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Postal mail	03/07/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Phone	03/12/2014	Closed with explanation	Yes	No
Phone	02/27/2014	Closed with non-monetary relief	Yes	No
Web	05/19/2014	Closed	Yes	No
Phone	03/19/2014	Closed with explanation	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

732641
732664
767981
746980
732710
732746
767456
762182
766157
755047
747765
739619
732820
746025
755685
732834
754115
732844
758676
766134
749141

Debt Collection Complaints

Based on Consumer Complaints

02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Credit card
03/14/2014	Debt collection	I do not know
03/03/2014	Debt collection	Credit card
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Payday loan
03/06/2014	Debt collection	I do not know
03/19/2014	Debt collection	Mortgage
03/11/2014	Debt collection	Medical
03/11/2014	Debt collection	Credit card
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Credit card
03/06/2014	Debt collection	I do not know
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	I do not know
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Non-federal student loan
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/19/2014	Debt collection	Credit card
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Grant Mercantile Agency	CA	93711		N/A
CL Holdings, LLC	CT	06514		N/A
Credit Bureau of Napa	NY	10012		N/A
Synchrony Financial	NE	68138	Older American	N/A
National Credit Systems,Inc.	TX	75049		N/A
Delbert Services	TX	77713		N/A
Convergent Resources, Inc.	IL	60123		N/A
Clay Chapman Iwamura Pulice & Nervell	HI	96819		N/A
Sarma	TX	78040		N/A
Capital One	FL	32809		N/A
Southwest Credit Systems, L.P.	NH	03046		N/A
NRA Group, LLC	NY	11557		N/A
Encore Capital Group	UT	84770		N/A
Convergent Resources, Inc.	KS	67037		N/A
Diversified Adjustment Service, Inc.	NC	28374	Older American	N/A
National Credit Systems,Inc.	GA	30043		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	AP	96224		N/A
Texas Guaranteed	NY	13402		N/A
Afni, Inc.	CA	90262		N/A
Automated Collection Services, Inc.	IA	50265		N/A
American Coradius International LLC	CA	92591	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/26/2014	Closed with explanation	Yes	No
Referral	03/10/2014	Closed with monetary relief	Yes	No
Web	03/21/2014	Closed	Yes	No
Web	03/04/2014	Closed with non-monetary relief	Yes	No
Web	03/14/2014	Closed with explanation	Yes	Yes
Web	02/26/2014	Closed with explanation	Yes	Yes
Referral	03/13/2014	Closed with explanation	Yes	No
Referral	03/24/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Referral	03/13/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	Yes
Web	03/14/2014	Closed with non-monetary relief	Yes	No
Referral	03/07/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Referral	03/25/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with explanation	Yes	No
Fax	03/20/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

732864
747318
768042
740245
757003
732895
747349
765392
767087
755718
760348
765532
760351
747513
760354
754156
765592
747548
768076
766154
760383

Debt Collection Complaints

Based on Consumer Complaints

03/19/2014	Debt collection	Credit card
03/19/2014	Debt collection	Credit card
03/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/19/2014	Debt collection	Credit card
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Payday loan
03/15/2014	Debt collection	I do not know
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/15/2014	Debt collection	Credit card
03/19/2014	Debt collection	Credit card
03/15/2014	Debt collection	Auto
03/15/2014	Debt collection	Credit card
03/15/2014	Debt collection	Credit card
03/06/2014	Debt collection	I do not know
03/15/2014	Debt collection	Credit card
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/19/2014	Debt collection	Medical
03/15/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Used obscene/profane/abusive language
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Encore Capital Group	MA	01930		N/A
Citibank	MA	01930		N/A
RentDebt Automated Collections, LLC	IN	46142		N/A
Synchrony Financial	PA	15071		N/A
JPMorgan Chase & Co.	SC	29417		N/A
Fidelity National Information Services, Inc. (FNIS)	NY	14626		N/A
MNE Services, Inc	TN	37763		N/A
Allied Interstate LLC	AZ	85208	Servicemember	N/A
EOS Holdings, Inc.	NY	10026		N/A
Kimball, Tirey & St. John LLP	CA	92078		N/A
Synchrony Financial	NY	10032	Older American	N/A
BMO Harris	MO	64132		N/A
Ford Motor Credit Company	FL	34113		N/A
Portfolio Recovery Associates, Inc.	VA	22901		N/A
Oxford Law, LLC	PA	19119		N/A
HSBC North America Holdings Inc.	NY	11369		N/A
Encore Capital Group	AZ	85207		N/A
Revenue Recovery Corporation	TN	37809	Older American, Servicemember	N/A
HCFS Health Care Financial Services, Inc.	FL	33010		N/A
Wells Fargo & Company	NV	89136		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/25/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with non-monetary relief	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Postal mail	03/13/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	No
Phone	03/18/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Referral	03/27/2014	Closed with non-monetary relief	Yes	No
Web	03/19/2014	Closed	Yes	No
Postal mail	03/20/2014	Closed with explanation	Yes	No
Referral	03/25/2014	Closed with explanation	Yes	No
Web	03/15/2014	Closed with explanation	Yes	No
Web	03/15/2014	Closed with explanation	Yes	Yes
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Web	03/07/2014	Closed with explanation	Yes	Yes
Web	03/15/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	05/08/2014	Closed with explanation	Yes	No
Postal mail	03/20/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

766323
766324
768084
765697
755745
759000
746015
759005
746795
765673
758905
766283
759020
760436
759036
747646
760452
747723
765870
758892

Debt Collection Complaints

Based on Consumer Complaints

03/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/15/2014	Debt collection	Auto
03/11/2014	Debt collection	Medical
03/11/2014	Debt collection	Payday loan
03/11/2014	Debt collection	I do not know
03/06/2014	Debt collection	Credit card
03/15/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Credit card
03/11/2014	Debt collection	Credit card
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/06/2014	Debt collection	Federal student loan
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	I do not know
03/15/2014	Debt collection	Credit card
03/16/2014	Debt collection	Non-federal student loan
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/16/2014	Debt collection	Credit card
03/19/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/16/2014	Debt collection	Credit card
03/19/2014	Debt collection	Credit card
03/16/2014	Debt collection	Credit card
03/16/2014	Debt collection	Medical

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

RentDebt Automated Collections, LLC	TN	37013		N/A
Michael Andrews & Associates LLC	MI	94546		N/A
California Business Bureau, Inc.	HI	96727		N/A
Enova International, Inc.	CA	95831		N/A
The CBE Group, Inc.	PA	19446		N/A
Barclays PLC	MI	48507	Older American	N/A
First National Collection Bureau, Inc.	CA	93105		N/A
Capital Management Services, LP	NC	27587		N/A
Citibank	NC	27587		N/A
Hunter Warfield, Inc.	FL	32707		N/A
Navient Solutions, Inc.	UT	84405		N/A
Encore Capital Group	NY	10452		N/A
Resurgent Capital Services L.P.	CA	90802		N/A
Bank of America	TX	76082		N/A
AES/PHEAA	AZ	85140	Servicemember	N/A
I.C. System, Inc.	MI	48187		N/A
Discover	LA	70814		N/A
Convergent Resources, Inc.	FL	34453		N/A
Capital One	VA	23324		N/A
Encore Capital Group	FL	33157		N/A
First National Collection Bureau, Inc.	ME	04605		N/A
Professional Medical Management, Inc.	NJ	08081		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/20/2014	Closed with explanation	Yes	Yes
Postal mail	04/01/2014	Closed	Yes	No
Web	03/13/2014	Closed	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Phone	03/07/2014	Closed with explanation	Yes	No
Web	03/15/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Referral	03/11/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	Yes
Referral	03/14/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with monetary relief	Yes	No
Web	03/15/2014	Closed with explanation	Yes	Yes
Web	03/17/2014	Closed with explanation	Yes	No
Referral	03/25/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Referral	03/26/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Referral	04/15/2014	Closed with monetary relief	Yes	No
Web	03/16/2014	Closed with explanation	Yes	No
Web	03/16/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

763319
768127
766449
754216
755768
746136
763322
757605
767108
747841
747845
747846
756039
759464
763330
766020
760513
766029
759136
766065
763340
760535

Debt Collection Complaints

Based on Consumer Complaints

03/12/2014	Debt collection	Auto
03/16/2014	Debt collection	Payday loan
03/16/2014	Debt collection	Credit card
03/16/2014	Debt collection	Credit card
03/16/2014	Debt collection	I do not know
03/20/2014	Debt collection	Mortgage
03/12/2014	Debt collection	Credit card
03/16/2014	Debt collection	I do not know
03/20/2014	Debt collection	Payday loan
03/20/2014	Debt collection	Credit card
03/20/2014	Debt collection	Credit card
03/20/2014	Debt collection	Medical
03/16/2014	Debt collection	Credit card
03/12/2014	Debt collection	Credit card
03/20/2014	Debt collection	I do not know
03/12/2014	Debt collection	I do not know
03/12/2014	Debt collection	I do not know
03/16/2014	Debt collection	Credit card
03/16/2014	Debt collection	I do not know
03/16/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/16/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Contacted employer after asked not to
Taking/threatening an illegal action	Threatened to sue on too old debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Right to dispute notice not received

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Roquemore Holdings LLC	CO	80218		N/A
Fairway Capital Recovery, LLC	OH	45240		N/A
Dominion Law Associates, P.L.L.C.	VA	22314		N/A
Capital One	VA	22314		N/A
Resurgent Capital Services L.P.	RI	02914		N/A
Wells Fargo & Company	MD	20774		N/A
Encore Capital Group	CA	90047		N/A
Hunter Warfield, Inc.	FL	32312	Older American	N/A
CashCall, Inc.	CA	94025		N/A
Portfolio Recovery Associates, Inc.	PA	15401		N/A
Capital One	PA	15401		N/A
Tulsa Adjustment Bureau	OK	74015		N/A
Encore Capital Group	OH	44132	Older American	N/A
Millennium Financial Group, L.L.C.	CA	91308		N/A
Allied Interstate LLC	TX	77584		N/A
Cavalry Investments, LLC	CA	93722		N/A
Aargon Agency, Inc.	NV	89511		N/A
Capital One	OH	43078		N/A
Collins & Hilton Asset Group, LLC	TN	37379		N/A
U.S. Bancorp	OR	97215		N/A
Fulton Friedman & Gullace LLP	FL	33170		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/16/2014	Closed with explanation	Yes	No
Web	03/16/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with monetary relief	Yes	No
Web	03/16/2014	Closed with explanation	Yes	Yes
Web	03/27/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/19/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	Yes
Web	03/25/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with non-monetary relief	Yes	Yes
Web	03/16/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed	No	
Web	03/17/2014	Closed with non-monetary relief	Yes	No
Web	03/16/2014	Closed with explanation	Yes	No
Web	03/16/2014	Closed with non-monetary relief	Yes	No
Web	03/16/2014	Closed	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

755807
759161
760549
759165
762175
771064
755495
759166
769165
769182
769183
770774
759359
755102
769199
755833
754272
763356
760567
760570
768141

Debt Collection Complaints

Based on Consumer Complaints

03/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/16/2014	Debt collection	Credit card
03/16/2014	Debt collection	Credit card
03/17/2014	Debt collection	Credit card
03/17/2014	Debt collection	I do not know
03/17/2014	Debt collection	Credit card
03/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Mortgage
03/12/2014	Debt collection	Credit card
03/20/2014	Debt collection	Credit card
03/12/2014	Debt collection	Payday loan
03/20/2014	Debt collection	I do not know
03/20/2014	Debt collection	Medical
03/17/2014	Debt collection	Payday loan
03/17/2014	Debt collection	Payday loan
03/17/2014	Debt collection	I do not know
03/17/2014	Debt collection	Payday loan
03/17/2014	Debt collection	Mortgage
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

ERC	TX	75019		N/A
Bank of America	FL	33170		N/A
Borenstein & Associates, LLC	NM	87106		N/A
Second Round Limited Partnership	TX	76039		N/A
Resurgent Capital Services L.P.	TX	76039		N/A
Capital Accounts, LLC	GA	30144		N/A
Convergent Resources, Inc.	TN	37129		N/A
Debt Recovery Solutions, LLC	FL	32827	Servicemember	N/A
Wells Fargo & Company	TX	78702		N/A
OneMain Financial Holdings, LLC	NC	27530		N/A
Eisenburg,Whitman and Associates	OH	44149		N/A
Enova International, Inc.	FL	33010		N/A
Dynamic Recovery Solutions, LLC	TN	37122	Servicemember	N/A
First Federal Credit Control	FL	33015		N/A
Oxford Law, LLC	PA	19054		N/A
CashCall, Inc.	IN	46360		N/A
Resurgent Capital Services L.P.	TX	75052		N/A
ACE Cash Express Inc.	NJ	07055		N/A
U.S. Bancorp	NY	10128		N/A
Encore Capital Group	PA	19136		N/A
Convergent Resources, Inc.	CA	95691		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Web	03/16/2014	Closed with explanation	No	No
Web	03/17/2014	Closed	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/16/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	05/08/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Postal mail	03/26/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with non-monetary relief	Yes	No
Postal mail	03/20/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with monetary relief	Yes	No
Phone	03/21/2014	Closed	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/20/2014	Closed with explanation	Yes	Yes
Referral	03/28/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

755050
759193
759108
768145
763363
760598
755707
768147
754022
755852
769317
760067
769324
769360
759955
760718
762134
760725
760732
769413
769439

Debt Collection Complaints

Based on Consumer Complaints

03/17/2014	Debt collection	Federal student loan
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Payday loan
03/20/2014	Debt collection	Credit card
03/17/2014	Debt collection	I do not know
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Payday loan
03/20/2014	Debt collection	Credit card
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Medical
03/20/2014	Debt collection	Credit card
03/20/2014	Debt collection	Credit card
03/03/2014	Debt collection	Mortgage
03/20/2014	Debt collection	Medical
03/03/2014	Debt collection	I do not know
03/03/2014	Debt collection	Medical
03/03/2014	Debt collection	Medical
03/03/2014	Debt collection	Credit card
03/03/2014	Debt collection	Payday loan
02/26/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not disclosed as an attempt to collect
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Enterprise Systems, Inc.	IL	60133		N/A
Optio Solutions, LLC	TX	77539	Servicemember	N/A
Ad Astra Recovery Services Inc	TX	76112		N/A
Allied Interstate LLC	CA	92008		N/A
Navient Solutions, Inc.	IL	60622		N/A
Credit Acceptance Corporation	NY	14615		N/A
Expert Global Solutions, Inc.	LA	71368		N/A
Worldwide Processing Group, LLC	FL	33922	Older American	N/A
Kohn Law Firm S.C.	WI	53805		N/A
Cavalry Investments, LLC	RI	02806		N/A
Focused Recovery Solutions, Inc.	VA	23322		N/A
Citibank	VA	23059	Older American	N/A
Portfolio Recovery Associates, Inc.	GA	30144		N/A
M&T Bank Corporation	MD	21085		N/A
Pressler & Pressler, LLP	NJ	07070		N/A
Crown Asset Management, LLC	CA	92020		N/A
Credit Bureau of Carbon County	CO	80516		N/A
State Collection Service, Inc.	PA	16051	Older American	N/A
Encore Capital Group	TN	37801		N/A
Community Choice Financial, Inc.	MO	64081		N/A
Resurgent Capital Services L.P.	CA	92880		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/17/2014	Closed with non-monetary relief	Yes	Yes
Web	03/17/2014	Closed	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Phone	03/26/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Referral	03/26/2014	Closed with explanation	Yes	No
Referral	03/26/2014	Closed with explanation	Yes	No
Web	04/09/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Referral	03/27/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/21/2014	Closed with explanation	Yes	No
Referral	03/26/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Referral	03/26/2014	Closed with explanation	Yes	No
Fax	03/04/2014	Closed with explanation	Yes	No
Web	04/16/2014	Closed with explanation	Yes	Yes
Phone	03/04/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

763387
763388
769470
769490
763391
769532
769596
769648
769578
771082
770748
771067
769871
741285
769938
739457
740441
740449
740451
740554
733009

Debt Collection Complaints

Based on Consumer Complaints

02/26/2014	Debt collection	Credit card
02/26/2014	Debt collection	Mortgage
03/03/2014	Debt collection	Payday loan
02/26/2014	Debt collection	Medical
02/26/2014	Debt collection	I do not know
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Mortgage
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Credit card
03/03/2014	Debt collection	Credit card
02/26/2014	Debt collection	Credit card
03/03/2014	Debt collection	I do not know
02/26/2014	Debt collection	Credit card
03/20/2014	Debt collection	I do not know
03/03/2014	Debt collection	Mortgage
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/03/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Seized/Attempted to seize property
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	TX	75098		N/A
Ocwen	FL	34602		N/A
MNE Services, Inc	MT	59019		N/A
Seattle Service Bureau, Inc	TX	77566		N/A
ERC	AL	35125	Servicemember	N/A
Amsher Collection Services, Inc.	UT	84121	Servicemember	N/A
Resurgent Capital Services L.P.	TX	76119		N/A
Community Choice Financial, Inc.	TX	75043		N/A
Ditech Financial LLC	IL	60118		N/A
Nationstar Mortgage	OH	44138	Older American	N/A
Convergent Resources, Inc.	OH	45107	Older American	N/A
Praxis Financial Solutions, Incorporated	FL	33413		N/A
Citibank	TX	75045		N/A
Halsted Financial Services, LLC.	MI	48017		N/A
SIMM Associates, Inc.	FL	32258		N/A
Capital One	CT	06511		N/A
Stellar Recovery Inc.	MO	64086	Older American	N/A
Bayview Loan Servicing, LLC	FL	32301		N/A
I.Q. Data International, Inc.	TX	75068		N/A
I.Q. Data International, Inc.	WA	98629		N/A
The Affiliated Group, Inc	CA	92867		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Phone	03/14/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	03/03/2014	Closed with non-monetary relief	Yes	No
Postal mail	02/27/2014	Closed with non-monetary relief	Yes	No
Web	04/01/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Postal mail	03/06/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	No	Yes
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Phone	03/27/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Phone	03/05/2014	Closed with explanation	Yes	No
Postal mail	03/04/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

733061
733093
740691
733104
733121
740727
732806
732170
733184
733197
739403
740823
740825
733226
740852
733259
769978
740874
740877
733296
740921

Debt Collection Complaints

Based on Consumer Complaints

03/03/2014	Debt collection	I do not know
03/03/2014	Debt collection	Credit card
03/03/2014	Debt collection	Payday loan
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Credit card
03/04/2014	Debt collection	Mortgage
03/20/2014	Debt collection	Mortgage
03/04/2014	Debt collection	Medical
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Payday loan
03/04/2014	Debt collection	Credit card
02/26/2014	Debt collection	Credit card
03/20/2014	Debt collection	Medical
03/20/2014	Debt collection	Medical
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Auto
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Medical
02/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

NCB Management Services, Inc.	UT	84120		N/A
Dynamic Recovery Solutions, LLC	VA	23009		N/A
CNG Financial Corporation	TX	77584		N/A
I.C. System, Inc.	PA	19116		N/A
Encore Capital Group	WA	98021		N/A
Bank of America	CA	91803		N/A
Ditech Financial LLC	WA	98272		N/A
Expert Global Solutions, Inc.	IA	52544		N/A
ERC	NY	11202		N/A
Synchrony Financial	CA	94901		N/A
Dynamic Recovery Solutions, LLC	CA	94538		N/A
Capital One	IA	50126		N/A
LHR Inc.	WA	98520		N/A
Pressler & Pressler, LLP	NJ	07050		N/A
Choice Recovery, Inc.	FL	32310	Servicemember	N/A
Southwest Credit Systems, L.P.	TX	75040	Servicemember	N/A
American Honda Finance Corporation	PA	15137		N/A
Encore Capital Group	CA	90025		N/A
Alorica Inc.	ID	83612		N/A
Williams, Rush & Associates, LLC	TX	76549	Servicemember	N/A
Dynamic Recovery Solutions, LLC	CA	92104		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/03/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with monetary relief	Yes	Yes
Referral	03/26/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Referral	04/16/2014	Closed with explanation	Yes	Yes
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/04/2014	Closed with explanation	Yes	No
Phone	03/20/2014	Closed with non-monetary relief	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/03/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	No	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	03/03/2014	Closed with explanation	Yes	Yes
Web	02/28/2014	Closed	No	
Web	03/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

741570
741572
741507
770109
770130
743647
770139
741620
760882
741634
770725
741647
733468
770210
770212
741665
757663
770230
741723
733538
741727

Debt Collection Complaints

Based on Consumer Complaints

02/26/2014	Debt collection	Non-federal student loan
03/17/2014	Debt collection	Payday loan
03/04/2014	Debt collection	Credit card
03/04/2014	Debt collection	Federal student loan
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	I do not know
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Credit card
03/20/2014	Debt collection	I do not know
03/04/2014	Debt collection	I do not know
03/17/2014	Debt collection	Medical
03/04/2014	Debt collection	Federal student loan
03/20/2014	Debt collection	Credit card
03/12/2014	Debt collection	Credit card
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	I do not know
03/04/2014	Debt collection	I do not know
02/26/2014	Debt collection	Payday loan
03/04/2014	Debt collection	Credit card
03/20/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Seized/Attempted to seize property
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Williams & Fudge, Inc	DC	20002		N/A
Worldwide Processing Group, LLC	OK	74525		N/A
Encore Capital Group	WA	98258	Servicemember	N/A
Expert Global Solutions, Inc.	GA	30126		N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	CA	94621		N/A
Credit Bureau Central, Inc (NV)	OK	73139		N/A
BAM Financial, LLC	TN	38024		N/A
Synchrony Financial	OH	45324		N/A
ERC	CO	80202		N/A
Wells Fargo & Company	CA	90012		N/A
Revenue Assistance Corporation dba Revenue Group	OH	44077		N/A
Alorica Inc.	VA	22192	Older American, Servicemember	N/A
Barclays PLC	MO	65052		N/A
Portfolio Recovery Associates, Inc.	CA	92506	Servicemember	N/A
Performant Financial Corporation	CA	95826		N/A
Portfolio Recovery Associates, Inc.	OR	97220		N/A
Enova International, Inc.	SC	29621		N/A
ACE Cash Express Inc.	CA	94544		N/A
Stoneleigh Recovery Associates, LLC	TX	76036		N/A
Nudelman, Klemm & Golub, P.C.	PA	19145		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/27/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with non-monetary relief	Yes	No
Web	03/04/2014	Closed with non-monetary relief	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	Yes
Referral	03/27/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	Yes
Web	03/04/2014	Closed with non-monetary relief	Yes	Yes
Phone	04/01/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Referral	03/27/2014	Closed with monetary relief	Yes	Yes
Web	03/13/2014	Closed with non-monetary relief	Yes	No
Phone	03/27/2014	Closed with explanation	Yes	Yes
Web	03/21/2014	Closed with non-monetary relief	Yes	Yes
Web	03/06/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed	Yes	Yes
Web	03/04/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

733554
763266
741744
741767
770307
741350
743880
757698
770331
743526
761036
741811
770370
755884
770385
770389
743771
733691
741870
770446

Debt Collection Complaints

Based on Consumer Complaints

02/26/2014	Debt collection	I do not know
03/17/2014	Debt collection	Mortgage
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Medical
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Medical
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Credit card
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Federal student loan
02/27/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
03/20/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
03/20/2014	Debt collection	I do not know
02/27/2014	Debt collection	Credit card
02/27/2014	Debt collection	Mortgage
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Non-federal student loan
03/20/2014	Debt collection	Non-federal student loan
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened to sue on too old debt
False statements or representation	Attempted to collect wrong amount
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Red Cedar Services, Inc	NJ	07002		N/A
Ditech Financial LLC	MA	01966	Older American	N/A
North Shore Agency, LLC	WA	98666		N/A
Expert Global Solutions, Inc.	CA	91710		N/A
USCB Corporation	CA	92311	Servicemember	N/A
Expert Global Solutions, Inc.	TN	37013	Servicemember	N/A
Sunrise Credit Services Inc.	CA	90254		N/A
Pressler & Pressler, LLP	NJ	07018		N/A
Navient Solutions, Inc.	RI	02879	Servicemember	N/A
Windham Professionals	PA	15207		N/A
The CBE Group, Inc.	NC	29304		N/A
Dynamic Recovery Solutions, LLC	TX	75093	Older American	N/A
ACE Cash Express Inc.	MI	48180		N/A
World Recovery Service, LLC	OH	43232		N/A
Dynamic Recovery Solutions, LLC	NY	11419	Servicemember	N/A
Credit Corp Solutions Inc.	MN	55112		N/A
JPMorgan Chase & Co.	CA	93422		N/A
The CBE Group, Inc.	MA	02125		N/A
Radius Global Solutions LLC	CA	90043		N/A
Navient Solutions, Inc.	CA	90043		N/A
SunTrust Banks, Inc.	FL	34104		N/A
World Acceptance Corporation	TX	78228		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	02/28/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	Yes
Referral	03/27/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Phone	03/14/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with non-monetary relief	Yes	No
Web	03/04/2014	Closed with explanation	Yes	Yes
Referral	04/21/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed	Yes	No
Web	02/28/2014	Closed with explanation	Yes	Yes
Web	03/21/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	Yes
Web	02/27/2014	Closed with explanation	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No
Web	02/26/2014	Closed with explanation	Yes	Yes
Web	03/03/2014	Closed with explanation	Yes	Yes

Debt Collection Complaints

Based on Consumer Complaints

734053
768211
770460
770475
771086
757707
734470
741920
744072
762872
734493
734512
771105
734519
770538
734556
734560
734572
770581
770582
736553
734600

Debt Collection Complaints

Based on Consumer Complaints

03/17/2014	Debt collection	Non-federal student loan
03/20/2014	Debt collection	Credit card
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Credit card
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/20/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	I do not know
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Medical
02/27/2014	Debt collection	Federal student loan
03/12/2014	Debt collection	I do not know
03/21/2014	Debt collection	Credit card
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Credit card
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Called after sent written cease of comm
False statements or representation	Attempted to collect wrong amount
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Wells Fargo & Company	TX	77070		N/A
Portfolio Recovery Associates, Inc.	TX	77380		N/A
CashCall, Inc.	CA	90240		N/A
NELSON AND KENNARD	CA	90020		N/A
Wells Fargo & Company	UT	84605		N/A
Accelerated Receivables Group, Inc.	CA	93311	Servicemember	N/A
North Shore Agency, LLC	NY	10463	Older American, Servicemember	N/A
Jim Bottin Enterprises, Inc	WV	25302		N/A
Citibank	WI	53226		N/A
Pinnacle Credit Services, LLC	VA	23503		N/A
Ad Astra Recovery Services Inc	TX	76528	Servicemember	N/A
Portfolio Recovery Associates, Inc.	NJ	07960		N/A
CMRE Financial Services, Inc.	TX	78202		N/A
Account Services Collections, Inc	TX	78230		N/A
ConServe	VA	24628		N/A
Hosto & Buchan, PLLC	TN	37128		N/A
Synchrony Financial	WA	98040		N/A
Amsher Collection Services, Inc.	FL	32828	Servicemember	N/A
Scherr & McClure	NY	10306		N/A
Williams & Fudge, Inc	VA	20194		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	03/20/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	04/08/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Postal mail	03/20/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Fax	03/14/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Web	03/27/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with non-monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	Yes
Web	03/25/2014	Closed with explanation	Yes	Yes
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with monetary relief	Yes	No
Web	03/21/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

761217
770606
734605
734609
734621
770625
761238
742043
767180
755924
766327
771273
771275
771279
734687
757737
771313
771323
761336
771331

Debt Collection Complaints

Based on Consumer Complaints

03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	I do not know
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Credit card
03/06/2014	Debt collection	Medical
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Medical
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Medical
03/12/2014	Debt collection	Payday loan
03/06/2014	Debt collection	I do not know
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Credit card
02/27/2014	Debt collection	I do not know
03/06/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	Payday loan
02/27/2014	Debt collection	I do not know
03/17/2014	Debt collection	Medical
03/17/2014	Debt collection	Credit card
03/17/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

National Credit Systems,Inc.	TX	77573		N/A
Diversified Consultants, Inc.	CT	06401		N/A
First Data Corporation	OH	43228	Older American	N/A
Atlanticus Services Corporation	MO	64485		N/A
Merchants and Professional Bureau, Inc.	TX	79360		N/A
Collections Acquisition Company, Inc.	CA	91308		N/A
American Collections Enterprise, Inc.	MD	20612		N/A
Citibank	NY	13202		N/A
CoreLogic	CA	92708		N/A
Residential Credit Solutions	NC	28211		N/A
Expert Global Solutions, Inc.	KS	67110	Older American	N/A
North American Asset Services, LLC	AL	35453		N/A
First National Collection Bureau, Inc.	SC	29624		N/A
World Recovery Service, LLC	CA	95630		N/A
The Schreiber Law Firm, PLLC	OH	44601		N/A
HSBC North America Holdings Inc.	NJ	08701		N/A
ERC	CA	95630		N/A
Global Recovery Group	TX	78516		N/A
Wells Fargo & Company	MN	55024		N/A
R&R Professional Recovery, Inc.	MD	20612		N/A
Commercial Recovery Systems	NC	27540		N/A
Synchrony Financial	NC	27540		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/18/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with non-monetary relief	No	
Web	05/02/2014	Closed	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/01/2014	Closed with non-monetary relief	Yes	No
Referral	03/27/2014	Closed	Yes	No
Referral	03/27/2014	Closed with explanation	No	No
Referral	03/27/2014	Closed with explanation	Yes	No
Phone	04/01/2014	Closed with explanation	Yes	No
Referral	03/29/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with explanation	No	
Web	03/21/2014	Closed	Yes	Yes
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	04/01/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

771335
771339
771345
742191
746320
745979
763465
734753
771365
773171
771423
757747
746071
748016
771434
734827
748017
742305
736561
761389
761470
761471

Debt Collection Complaints

Based on Consumer Complaints

03/12/2014	Debt collection	Payday loan
03/17/2014	Debt collection	Credit card
03/04/2014	Debt collection	Mortgage
03/21/2014	Debt collection	Mortgage
02/27/2014	Debt collection	Payday loan
03/17/2014	Debt collection	I do not know
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Credit card
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	Mortgage
02/27/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
03/17/2014	Debt collection	I do not know
03/21/2014	Debt collection	Mortgage
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Credit card
02/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	I do not know
03/21/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Delbert Services	OH	43232	Servicemember	N/A
Citibank	CA	90066		N/A
Ocwen	FL	33063	Older American	N/A
Clay Chapman Iwamura Pulice & Nervell	HI	96733		N/A
Delbert Services	VA	22401		N/A
Cohen & Associates	MA	02458		N/A
I.Q. Data International, Inc.	CA	94578		N/A
Eastpoint Recovery Group, Inc	FL	32189	Servicemember	N/A
Fulton Friedman & Gullace LLP	VA	23693		N/A
Ocwen	CA	90503		N/A
Convergent Resources, Inc.	KY	40222	Older American	N/A
Consumer Adjustment Company Incorporated	MO	63033		N/A
Gatestone & Co. International Inc.	MD	21045		N/A
Carrington Mortgage Holdings, LLC.	VA	23693		N/A
The CMI Group, Inc.	OH	43229		N/A
CL Holdings, LLC	OH	44830		N/A
Receivables Performance Management LLC	PR	00730		N/A
ERC	UT	84124		N/A
Encore Capital Group	OR	97055		N/A
Citibank	CA	92801		N/A
Synchrony Financial	FL	32805	Older American	N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	03/17/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with non-monetary relief	Yes	Yes
Web	03/06/2014	Closed with explanation	Yes	Yes
Referral	04/02/2014	Closed with explanation	Yes	No
Phone	02/28/2014	Closed with explanation	Yes	No
Web	04/28/2014	Closed with explanation	No	
Referral	03/27/2014	Closed with explanation	Yes	Yes
Web	03/21/2014	Closed with explanation	Yes	No
Referral	04/03/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed	Yes	Yes
Web	02/27/2014	Closed with explanation	Yes	Yes
Web	02/27/2014	Closed with non-monetary relief	No	
Web	03/20/2014	Closed with non-monetary relief	Yes	No
Referral	03/27/2014	Closed with explanation	Yes	No
Phone	03/06/2014	Closed with non-monetary relief	Yes	Yes
Referral	03/27/2014	Closed with monetary relief	Yes	No
Web	02/28/2014	Closed with explanation	Yes	Yes
Web	03/24/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	Yes
Phone	03/27/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

760107
761491
743575
773175
734925
761516
771555
771567
771573
757045
735023
735026
761553
771574
735041
771613
735045
748386
735055
742473
771628

Debt Collection Complaints

Based on Consumer Complaints

02/27/2014	Debt collection	Credit card
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Credit card
03/31/2014	Debt collection	Medical
03/12/2014	Debt collection	I do not know
02/27/2014	Debt collection	Credit card
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Payday loan
02/27/2014	Debt collection	Payday loan
03/12/2014	Debt collection	Payday loan
03/17/2014	Debt collection	Medical
03/31/2014	Debt collection	Auto
02/27/2014	Debt collection	Payday loan
03/25/2014	Debt collection	Credit card
03/25/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Credit card
03/21/2014	Debt collection	I do not know
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Payday loan
03/21/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not disclosed as an attempt to collect
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Legal Recovery Law Offices, Inc	CA	90004	N/A
Triton Management Group, Inc	SC	29644	N/A
Platinum Holdings Group, LLC	PA	18424	N/A
Capio Partners, LLC	NY	13205	N/A
Stellar Recovery Inc.	CA	94565	N/A
Capital One	MD	21911	N/A
Fifth Third Financial Corporation	IN	46060	N/A
ACE Cash Express Inc.	TX	78664	N/A
Community Choice Financial, Inc.	OH	44672	N/A
Delbert Services	NC	27610	N/A
California Business Bureau, Inc.	HI	96727	N/A
Tate and Kirlin Assoc	FL	33154	N/A
Advance America, Cash Advance Centers, Inc.	OH	44672	N/A
Amex	MD	21042	N/A
Carrington Mortgage Holdings, LLC.	NJ	08232	N/A
Revenue Cycle Management Corp	VT	05452	N/A
Encore Capital Group	VA	23701	N/A
Encore Capital Group	FL	32779	N/A
Synchrony Financial	FL	32547	N/A
Enova International, Inc.	MD	21117	N/A
HSBC North America Holdings Inc.	VA	23693	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/27/2014	Closed with non-monetary relief	Yes	No
Web	03/30/2014	Closed with monetary relief	Yes	No
Web	03/11/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with non-monetary relief	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	05/02/2014	Closed with explanation	Yes	Yes
Web	03/06/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/14/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed	Yes	No
Web	04/03/2014	Closed with explanation	Yes	Yes
Web	02/28/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	Yes
Web	03/25/2014	Closed with explanation	Yes	Yes
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No
Phone	04/03/2014	Closed with explanation	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

734258
785116
748886
785123
754766
734362
784932
748488
735092
758964
766448
786607
735093
777270
780347
785174
771657
771712
771679
784934
771579

Debt Collection Complaints

Based on Consumer Complaints

03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
02/27/2014	Debt collection	Credit card
03/31/2014	Debt collection	Payday loan
03/21/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	I do not know
03/04/2014	Debt collection	Credit card
03/25/2014	Debt collection	I do not know
03/17/2014	Debt collection	I do not know
03/21/2014	Debt collection	Payday loan
03/25/2014	Debt collection	Credit card
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Medical
03/31/2014	Debt collection	I do not know
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/25/2014	Debt collection	Credit card
03/17/2014	Debt collection	Credit card
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	MO	63383		N/A
Protocol Recovery Service, Inc.	SD	57401		N/A
Enova International, Inc.	MD	21117		N/A
MRS BPO, L.L.C.	VA	23693		N/A
Convergent Resources, Inc.	MI	48220		N/A
Continental Finance Company, LLC	NY	11784		N/A
Financial Assistance Inc	CO	80918	Older American, Servicemember	N/A
World Recovery Service, LLC	GA	30338		N/A
Financial Filing & Reporting, Inc.	TN	37040		N/A
CL Holdings, LLC	KY	42445		N/A
Convergent Resources, Inc.	CA	94118		N/A
Mercantile Adjustment Bureau, LLC	MA	01420		N/A
Resurgent Capital Services L.P.	MA	01420		N/A
Jon Barry and Associates, Inc.	TX	75115	Older American, Servicemember	N/A
Encore Capital Group	OH	45157	Older American	N/A
Encore Capital Group	CT	06441		N/A
Eaton Group Attorneys LLC	LA	71111	Servicemember	N/A
Resurgent Capital Services L.P.	LA	70538		N/A
Convergent Resources, Inc.	TX	78634		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/06/2014	Closed with non-monetary relief	Yes	No
Web	02/27/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Referral	03/28/2014	Closed with explanation	Yes	No
Fax	03/28/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Phone	03/21/2014	Untimely response	No	
Phone	05/07/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No
Phone	04/03/2014	Closed with explanation	Yes	No
Phone	04/03/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with monetary relief	No	
Referral	03/18/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

748985
734981
785218
771580
772820
741437
777331
761932
771759
777368
749030
785265
785266
771780
785271
749031
777394
762025
767362

Debt Collection Complaints

Based on Consumer Complaints

02/27/2014	Debt collection	Payday loan
03/07/2014	Debt collection	I do not know
02/27/2014	Debt collection	I do not know
03/07/2014	Debt collection	I do not know
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/21/2014	Debt collection	Payday loan
03/12/2014	Debt collection	Auto
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Auto
03/25/2014	Debt collection	Payday loan
03/21/2014	Debt collection	Medical
03/07/2014	Debt collection	I do not know
03/07/2014	Debt collection	Payday loan
03/12/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	I do not know
03/21/2014	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Communication tactics	Called outside of 8am-9pm
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted employer after asked not to
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Called after sent written cease of comm
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Used obscene/profane/abusive language
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

JPMorgan Chase & Co.	LA	70503		N/A
The CBE Group, Inc.	SC	29016	Older American	N/A
Legal Recovery Law Offices, Inc	CA	95132		N/A
Portfolio Recovery Associates, Inc.	TX	78410	Older American	N/A
AllianceOne Recievables Management	WI	53208		N/A
Encore Capital Group	FL	32301		N/A
Navient Solutions, Inc.	WA	98374		N/A
Focus Holding Company	MD	20876		N/A
Consolidated Management Group, LLC	NM	87499		N/A
OneMain Financial Holdings, LLC	FL	33510	Servicemember	N/A
ERC	CA	90255		N/A
Korn Law Firm, P.A.	SC	29053		N/A
Dynamic Recovery Solutions, LLC	CA	94538		N/A
Professional Finance Company, Inc.	TX	70219		N/A
Recovery One, LLC	OH	43085		N/A
Enova International, Inc.	OH	43832		N/A
Dynamic Recovery Solutions, LLC	NY	10039		N/A
Hunter Warfield, Inc.	NM	87111		N/A
ConServe	CA	93003		N/A
ERC	NY	11219		N/A
Dynamic Recovery Solutions, LLC	FL	33635		N/A
Ocwen	AZ	85648		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	02/28/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	02/27/2014	Closed with non-monetary relief	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	Yes
Referral	03/14/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	Yes
Web	03/31/2014	Closed with explanation	Yes	Yes
Web	04/29/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Referral	03/21/2014	Closed with explanation	Yes	No
Referral	03/11/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Postal mail	03/28/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	Yes
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	Yes
Referral	03/13/2014	Closed with non-monetary relief	Yes	No
Phone	04/16/2014	Closed with explanation	Yes	No
Referral	04/03/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

735300
749049
735303
749053
762688
749066
761771
784997
771838
755134
749092
749097
777471
772696
749103
749109
754927
785386
761843
749144
785426
772838

Debt Collection Complaints

Based on Consumer Complaints

03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/12/2014	Debt collection	I do not know
03/17/2014	Debt collection	Credit card
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/17/2014	Debt collection	Credit card
03/26/2014	Debt collection	Medical
03/12/2014	Debt collection	Credit card
03/07/2014	Debt collection	Credit card
03/31/2014	Debt collection	I do not know
03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Credit card
03/18/2014	Debt collection	Payday loan
03/18/2014	Debt collection	Medical
03/18/2014	Debt collection	Medical
03/18/2014	Debt collection	Medical
03/26/2014	Debt collection	Credit card
03/18/2014	Debt collection	I do not know
03/18/2014	Debt collection	Credit card
03/18/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Indicated committed crime not paying
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
False statements or representation	Indicated committed crime not paying
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Improper contact or sharing of info	Contacted employer after asked not to
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Pinnacle Credit Services, LLC	IN	46205		N/A
Como Law Firm P.A.	MN	55106		N/A
Encore Capital Group	FL	33544		N/A
Encore Capital Group	IL	60178		N/A
Credit Systems International, Inc.	TX	77034	Older American, Servicemember	N/A
Resurgent Capital Services L.P.	TX	75229		N/A
Grant & Weber	VA	22307		N/A
CIR, Law Offices	CA	92346		N/A
PayPal Holdings, Inc.	NC	28307	Servicemember	N/A
NCMI Corporation	WA	99337		N/A
HSBC North America Holdings Inc.	NJ	08110		N/A
Capital One	WI	53168	Older American	N/A
Enova International, Inc.	CA	95831		N/A
GLA Collection Company, Inc.	KY	41101		N/A
Tenet HealthCare Corporation	TX	78613		N/A
Grant Mercantile Agency	CA	90293		N/A
Citibank	ND	58041		N/A
North American Asset Services, LLC	CO	80634		N/A
Diaz & Associates, Inc.	AZ	85614	Older American	N/A
Afni, Inc.	NC	28390		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/07/2014	Closed with explanation	Yes	Yes
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	Yes
Web	03/17/2014	Closed with non-monetary relief	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/30/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	Yes
Web	03/31/2014	Closed with explanation	Yes	No
Web	04/07/2014	Closed with explanation	Yes	Yes
Web	03/25/2014	Closed with monetary relief	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	Yes
Web	04/01/2014	Closed with explanation	Yes	No
Web	03/17/2014	Closed with explanation	Yes	Yes
Web	03/17/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

748243
760136
763532
763535
768301
763540
778317
757796
749240
785529
778323
779972
762804
763572
763583
763586
778361
763589
767333
763617

Debt Collection Complaints

Based on Consumer Complaints

03/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Credit card
03/07/2014	Debt collection	Mortgage
03/13/2014	Debt collection	Credit card
03/21/2014	Debt collection	Credit card
03/13/2014	Debt collection	I do not know
03/13/2014	Debt collection	Payday loan
03/13/2014	Debt collection	Credit card
03/21/2014	Debt collection	Payday loan
03/18/2014	Debt collection	Credit card
03/13/2014	Debt collection	Payday loan
03/18/2014	Debt collection	I do not know
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	I do not know
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Credit card
03/18/2014	Debt collection	Credit card
03/21/2014	Debt collection	I do not know
03/21/2014	Debt collection	Credit card
03/18/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called outside of 8am-9pm
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Hunter Warfield, Inc.	TX	79706		N/A
Patenaude & Felix APC	PA	15904		N/A
Underwood Law Firm, LLC	MO	64134		N/A
BOK Financial Corp	NM	88130		N/A
Resurgent Capital Services L.P.	CA	95673	Older American	N/A
HSBC North America Holdings Inc.	OR	97127	Servicemember	N/A
Credit Bureau of Napa	NY	12086		N/A
Stellar Recovery Inc.	IL	61080		N/A
Resurgent Capital Services L.P.	ID	83204		N/A
EZCORP, Inc.	TX	75160		N/A
Credit Card Receivables Fund Incorporated	NJ	07724		N/A
CNG Financial Corporation	CA	92505		N/A
Allied Interstate LLC	IL	62208		N/A
EOS Holdings, Inc.	AZ	85308		N/A
Hunter Warfield, Inc.	UT	84605		N/A
Encore Capital Group	CA	95834		N/A
Performant Financial Corporation	CA	94607		N/A
Ophrys, L.L.C.	TX	77028	Older American	N/A
Resurgent Capital Services L.P.	TX	77581	Servicemember	N/A
Encore Capital Group	KY	40383		N/A
Convergent Resources, Inc.	CA	91711	Older American	N/A
Gold Key Credit, Inc.	FL	32780		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/21/2014	Closed with explanation	Yes	No
Web	04/03/2014	Closed with explanation	Yes	Yes
Web	03/13/2014	Closed with explanation	Yes	Yes
Web	03/07/2014	Closed with explanation	Yes	Yes
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/25/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with non-monetary relief	Yes	No
Phone	03/28/2014	Closed	No	No
Referral	03/21/2014	Closed with explanation	Yes	No
Web	03/20/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with non-monetary relief	Yes	No
Web	03/13/2014	Closed with non-monetary relief	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/18/2014	Closed with non-monetary relief	Yes	Yes
Phone	03/21/2014	Closed with monetary relief	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/28/2014	Closed with explanation	Yes	Yes
Web	06/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

763624

785603

748363

749333

757803

772111

756122

756127

756999

772165

768333

756157

763737

756163

759471

756167

758966

767271

763769

772206

772224

763821

Debt Collection Complaints

Based on Consumer Complaints

03/26/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/18/2014	Debt collection	Mortgage
03/13/2014	Debt collection	Medical
03/18/2014	Debt collection	Auto
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	I do not know
03/31/2014	Debt collection	Payday loan
03/26/2014	Debt collection	Payday loan
03/13/2014	Debt collection	Medical
03/26/2014	Debt collection	Auto
03/18/2014	Debt collection	Non-federal student loan
03/13/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/18/2014	Debt collection	Auto
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Payday loan
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Federal student loan
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Sued w/o proper notification of suit
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Used obscene/profane/abusive language
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Navient Solutions, Inc.	FL	33161		N/A
Rent Recover, LLC	IL	60657		N/A
Real Time Resolutions	PA	19121		N/A
Expert Global Solutions, Inc.	TX	77077		N/A
SRA Associates, Inc.	NC	28320	Servicemember	N/A
Vengroff Williams, Inc	OH	44109		N/A
Asta Funding, Inc	MI	49232		N/A
Consolidated Management Group, LLC	MO	63109		N/A
Consolidated Management Group, LLC	WI	54303		N/A
Capital Accounts, LLC	TX	77546		N/A
Encore Capital Group	LA	70754		N/A
AES/PHEAA	IN	46992	Older American	N/A
Sentry Credit, Inc.	NC	27101		N/A
Expert Global Solutions, Inc.	MD	20613	Servicemember	N/A
Santander Consumer USA Holdings Inc	MD	21028		N/A
Ditech Financial LLC	MA	01569		N/A
Global Recovery Group	OH	43211		N/A
EOS Holdings, Inc.	PA	15931		N/A
Robert L. Tankel, P.A.	FL	32210		N/A
Navient Solutions, Inc.	OH	45216		N/A
Lendmark Financial Services, LLC	MD	21793	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/01/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Phone	03/21/2014	Closed with explanation	Yes	No
Referral	03/18/2014	Closed with explanation	Yes	No
Web	03/18/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	05/01/2014	Closed	No	No
Web	03/31/2014	Closed with explanation	Yes	Yes
Phone	04/29/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	Yes
Postal mail	04/01/2014	Closed with explanation	Yes	No
Fax	03/21/2014	Closed with explanation	Yes	Yes
Referral	03/18/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	05/06/2014	Closed	Yes	No
Referral	03/13/2014	Closed with explanation	Yes	Yes
Web	05/12/2014	Closed with explanation	No	
Phone	03/31/2014	Closed with explanation	Yes	No
Web	03/18/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

778583
785811
763857
763039
768351
778606
763043
784917
778627
755230
778655
766172
767286
785875
768359
778703
778713
767292
778745
778760
766559

Debt Collection Complaints

Based on Consumer Complaints

03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Federal student loan
03/13/2014	Debt collection	Payday loan
03/07/2014	Debt collection	Credit card
03/13/2014	Debt collection	Mortgage
03/26/2014	Debt collection	Medical
03/26/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Credit card
03/31/2014	Debt collection	Payday loan
03/31/2014	Debt collection	Federal student loan
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	I do not know
03/26/2014	Debt collection	Credit card
03/31/2014	Debt collection	Non-federal student loan
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	I do not know
03/31/2014	Debt collection	I do not know
03/31/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Threatened to take legal action
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued where didn't live/sign for debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted employer after asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Company believes it acted appropriately as authorized by contract or law

Debt Collection Complaints

Based on Consumer Complaints

Platinum Holdings Group, LLC	CA	90631		N/A
Navient Solutions, Inc.	CT	06604		N/A
ARM WNY LLC	IL	60644		N/A
Synchrony Financial	KS	67216		N/A
Bank of America	CA	91790		N/A
Revenue Recovery Corporation	LA	70123		N/A
Expert Global Solutions, Inc.	NM	87124	Servicemember	N/A
Allied Interstate LLC	CA	90044		N/A
Collection Bureau of America Ltd.	CA	92427		N/A
Encore Capital Group	WI	53590		N/A
Webcollex, LLC	NY	11520	Older American	N/A
Performant Financial Corporation	ME	04401		N/A
Encore Capital Group	WI	53105		N/A
The Regional Adjustment Bureau, Incorporated	NC	27214		N/A
American Coradius International LLC	CA	92240		N/A
Citibank	OH	43232		N/A
Richard J. Boudreau & Associates, LLC	TN	37149		N/A
ERC	OH	44663		N/A
Fidelity Capital Holdings, Inc.	FL	33604		N/A
Focus Holding Company	NY	11755	Older American	N/A
ACE Cash Express Inc.	TX	77706		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	04/18/2014	Closed	No	No
Web	03/13/2014	Closed with explanation	Yes	No
Phone	03/18/2014	Closed with explanation	Yes	Yes
Referral	03/10/2014	Closed with explanation	Yes	Yes
Referral	03/21/2014	Closed	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	03/28/2014	Closed with explanation	Yes	No
Phone	04/03/2014	Closed with non-monetary relief	Yes	No
Referral	03/20/2014	Closed with explanation	Yes	Yes
Web	03/26/2014	Closed with explanation	Yes	Yes
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	Yes
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with non-monetary relief	Yes	No
Phone	04/29/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	Yes
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	04/02/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

780088
756319
763066
749643
755086
780030
778811
785976
763100
778858
787343
787344
787345
778951
786109
779053
786149
786157
779086
786186
786197

Debt Collection Complaints

Based on Consumer Complaints

03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Medical
03/31/2014	Debt collection	Medical
03/26/2014	Debt collection	I do not know
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/31/2014	Debt collection	Medical
03/26/2014	Debt collection	Medical
03/26/2014	Debt collection	Medical
03/07/2014	Debt collection	I do not know
03/31/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	I do not know
03/31/2014	Debt collection	Auto
03/07/2014	Debt collection	I do not know
03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Non-federal student loan
03/07/2014	Debt collection	I do not know
03/08/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not disclosed as an attempt to collect
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Account Control Technology, Inc.	NM	88310	Servicemember	N/A
Encore Capital Group	IA	50309		N/A
First Credit Services Inc.	NJ	08723		N/A
Expert Global Solutions, Inc.	TX	75231		N/A
California Accounts Service	WA	98122		N/A
Bank of America	OK	74852		N/A
Diversified Consultants, Inc.	NY	10304		N/A
Consumer Collection Management. Inc	MO	63367		N/A
Professional Recovery Management	TN	37211		N/A
Unlimited Progress Corp	IL	60451	Servicemember	N/A
Revenue Assistance Corporation dba Revenue Group	UT	84084		N/A
Sessoms & Rogers, P.A.	NC	27858		N/A
The CMI Group, Inc.	SC	29016		N/A
Pinnacle Credit Services, LLC	KY	28540		N/A
Capital One	TN	38134		N/A
National Credit Adjusters, LLC	VA	22193		N/A
TD Bank US Holding Company	MI	48170		N/A
Afni, Inc.	AZ	85260		N/A
Navient Solutions, Inc.	CA	92606		N/A
Universal Fidelity LP	CT	06413	Servicemember	N/A
Encore Capital Group	CA	90047		N/A

Debt Collection Complaints

Based on Consumer Complaints

Postal mail	03/13/2014	Closed with non-monetary relief	Yes	No
Web	03/28/2014	Closed with non-monetary relief	Yes	Yes
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	04/04/2014	Closed	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Web	04/09/2014	Closed with explanation	No	
Postal mail	04/01/2014	Closed with explanation	Yes	No
Web	05/22/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	Yes
Referral	04/04/2014	Closed with monetary relief	Yes	No
Postal mail	03/12/2014	Closed with non-monetary relief	Yes	No
Web	03/28/2014	Closed with explanation	Yes	Yes
Web	04/04/2014	Closed with explanation	Yes	Yes
Postal mail	04/15/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Postal mail	03/11/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

748236
779139
779141
786232
787109
779200
748313
786278
779210
779215
749970
786749
748301
779264
786329
749981
779287
779297
779304
748226
751009

Debt Collection Complaints

Based on Consumer Complaints

03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/07/2014	Debt collection	Auto
03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/08/2014	Debt collection	Payday loan
03/31/2014	Debt collection	I do not know
03/08/2014	Debt collection	Medical
03/08/2014	Debt collection	Other (i.e. phone, health club, etc.)
04/01/2014	Debt collection	I do not know
03/07/2014	Debt collection	Credit card
03/08/2014	Debt collection	Credit card
04/01/2014	Debt collection	I do not know
04/01/2014	Debt collection	Credit card
03/26/2014	Debt collection	Non-federal student loan
03/26/2014	Debt collection	Mortgage
04/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
04/01/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
04/01/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued w/o proper notification of suit
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
False statements or representation	Attempted to collect wrong amount
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Called after sent written cease of comm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Penn Credit Corporation	CA	93534		N/A
Messerli & Kramer P.A.	MN	55121		N/A
HSBC North America Holdings Inc.	MA	01702		N/A
Professional Recovery Management	FL	32578	Older American	N/A
Delbert Services	TX	77053		N/A
Synchrony Financial	IL	61101	Servicemember	N/A
Sa-Vit Enterprises, Inc.	DE	19702		N/A
Delbert Services	PA	15090		N/A
National Credit Adjusters, LLC	TX	77382		N/A
Portfolio Recovery Associates, Inc.	NY	12205	Servicemember	N/A
Morgan & Pottinger, PSC	KY	40330	Servicemember	N/A
Alorica Inc.	IL	61244		N/A
JH Portfolio Debt Equities, LLC	NV	89107		N/A
Radius Global Solutions LLC	TX	75243		N/A
Ocwen	CA	94526		N/A
EOS Holdings, Inc.	NY	14213		N/A
Portfolio Recovery Associates, Inc.	NC	27699		N/A
Wells Fargo & Company	WA	98117		N/A
Lendmark Financial Services, LLC	NC	28306	Servicemember	N/A
Credit Protection Association, L.P.	CA	93308		N/A
Diversified Consultants, Inc.	NY	10036		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/26/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with explanation	Yes	No
Phone	03/31/2014	Closed with explanation	Yes	No
Phone	03/31/2014	Closed with explanation	Yes	Yes
Web	03/07/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with non-monetary relief	Yes	No
Web	03/08/2014	Closed with non-monetary relief	Yes	No
Web	03/08/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/07/2014	Closed with non-monetary relief	Yes	No
Web	04/25/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Web	04/02/2014	Closed with non-monetary relief	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	Yes
Web	03/27/2014	Closed with explanation	Yes	No
Web	04/01/2014	Closed with explanation	Yes	No
Web	03/26/2014	Closed with non-monetary relief	Yes	No
Postal mail	04/04/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

779348
753624
779395
779403
752123
786515
753648
752139
787370
751001
751033
787395
787399
779532
780067
787434
779574
779584
787325
779997
787281

Debt Collection Complaints

Based on Consumer Complaints

03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/26/2014	Debt collection	Credit card
03/10/2014	Debt collection	Federal student loan
03/27/2014	Debt collection	Payday loan
03/10/2014	Debt collection	I do not know
03/10/2014	Debt collection	Mortgage
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/10/2014	Debt collection	Mortgage
04/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/10/2014	Debt collection	Credit card
03/10/2014	Debt collection	I do not know
03/10/2014	Debt collection	Credit card
03/10/2014	Debt collection	I do not know
03/10/2014	Debt collection	I do not know
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Mortgage
03/10/2014	Debt collection	Medical
03/10/2014	Debt collection	I do not know
03/04/2014	Debt collection	Mortgage

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Portfolio Recovery Associates, Inc.	TX	79720		N/A
Southwest Credit Systems, L.P.	MO	64152		N/A
Citibank	PA	18643		N/A
ConServe	NY	11520		N/A
Ad Astra Recovery Services Inc	MS	39564		N/A
Credit Card Receivables Fund Incorporated	CA	93611		N/A
Wells Fargo & Company	VA	23226		N/A
Lendmark Financial Services, LLC	MD	21793	Servicemember	N/A
Clay Chapman Iwamura Pulice & Nervell	HI	96793		N/A
National Credit Systems,Inc.	NY	12803		N/A
Encore Capital Group	CA	92117		N/A
Expert Global Solutions, Inc.	TX	75115		N/A
Encore Capital Group	CA	92192		N/A
Dynamic Recovery Solutions, LLC	CA	90275		N/A
Hauge Associates, Inc.	CO	80220		N/A
Williams & Fudge, Inc	GA	30092		N/A
Hunter Warfield, Inc.	NJ	07104		N/A
Wells Fargo & Company	DE	19803		N/A
Convergent Resources, Inc.	VA	20111		N/A
Encore Capital Group	IN	46123		N/A
Bank of America	AL	35186		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/26/2014	Closed with non-monetary relief	Yes	No
Web	05/12/2014	Closed with explanation	Yes	No
Web	04/02/2014	Closed with explanation	Yes	Yes
Postal mail	03/11/2014	Closed with explanation	Yes	No
Referral	04/04/2014	Closed with explanation	Yes	Yes
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Referral	04/02/2014	Closed with explanation	Yes	No
Referral	04/09/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with non-monetary relief	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	Yes
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Phone	03/12/2014	Closed with explanation	Yes	No
Postal mail	03/18/2014	Closed with explanation	Yes	Yes
Referral	03/24/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

779677
779715
779720
752188
782589
751076
751079
766956
752204
795612
752224
753694
752230
751201
755537
753720
753731
767455
753950
752256
742802

Debt Collection Complaints

Based on Consumer Complaints

03/13/2014	Debt collection	Medical
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Credit card
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	I do not know
03/13/2014	Debt collection	Medical
03/04/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/04/2014	Debt collection	I do not know
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Credit card
03/10/2014	Debt collection	Credit card
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	I do not know
03/21/2014	Debt collection	Medical
03/10/2014	Debt collection	Medical
03/04/2014	Debt collection	I do not know
03/10/2014	Debt collection	Federal student loan
03/10/2014	Debt collection	I do not know

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Threatened to take legal action
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Improper contact or sharing of info	Contacted employer after asked not to
Communication tactics	Called outside of 8am-9pm

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Merchants and Professional Bureau, Inc.	TX	78709		N/A
Central Portfolio Control Inc.	OR	97737	Older American, Servicemember	N/A
Portfolio Recovery Associates, Inc.	FL	33068		N/A
Grand American Resources, Inc	MN	55790		N/A
Sherloq Group, Inc	FL	32839		N/A
Alorica Inc.	CA	92646		N/A
First Federal Credit Control	FL	32839		N/A
Pinnacle Credit Services, LLC	AZ	85282		N/A
Encore Capital Group	WA	98043		N/A
Goldberg & Peretti, LLC	OH	43310	Servicemember	N/A
Capital One	NY	13832		N/A
Wells Fargo & Company	NY	13212		N/A
Citibank	FL	32828		N/A
American Coradius International LLC	GA	30039		N/A
Afni, Inc.	TX	75248		N/A
Financial Business and Consumer Solutions.	MD	21701		N/A
AMCOL Systems, Inc.	MI	48154		N/A
CNG Financial Corporation	OH	44142		N/A
Progressive Financial Services, Inc.	WA	98133		N/A
Diversified Consultants, Inc.	TX	79907		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/18/2014	Closed with explanation	Yes	No
Phone	03/12/2014	Closed with explanation	Yes	No
Referral	03/20/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed	No	
Web	04/05/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	Yes
Web	03/04/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	Yes
Web	03/11/2014	Closed with explanation	Yes	No
Phone	04/15/2014	Closed with monetary relief	Yes	No
Referral	03/14/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Postal mail	03/14/2014	Closed with explanation	Yes	No
Referral	03/18/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Phone	03/28/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with non-monetary relief	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

767323
755551
763159
756512
742944
757128
742946
742966
752273
763175
760187
751522
757847
767372
756610
772440
752298
742854
757518
752288

Debt Collection Complaints

Based on Consumer Complaints

03/21/2014	Debt collection	Credit card
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know
03/13/2014	Debt collection	Mortgage
03/13/2014	Debt collection	Auto
03/13/2014	Debt collection	I do not know
03/13/2014	Debt collection	Payday loan
03/05/2014	Debt collection	Credit card
03/13/2014	Debt collection	Federal student loan
03/10/2014	Debt collection	Credit card
03/13/2014	Debt collection	Federal student loan
03/05/2014	Debt collection	I do not know
03/05/2014	Debt collection	I do not know
03/18/2014	Debt collection	Credit card
03/05/2014	Debt collection	Credit card
03/13/2014	Debt collection	Payday loan
03/13/2014	Debt collection	Payday loan
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know
03/22/2014	Debt collection	I do not know
03/05/2014	Debt collection	Credit card
03/18/2014	Debt collection	Payday loan

Debt Collection Complaints

Based on Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Talked to a third party about my debt
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Communication tactics	Called after sent written cease of comm
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Resurgent Capital Services L.P.	TX	79705		N/A
Credit Protection Association, L.P.	FL	34952		N/A
Monarch Recovery Holdings, Inc.	OH	45322		N/A
Seterus, Inc.	HI	96781		N/A
Hammerman & Hultgren, P.C.	AZ	85382		N/A
The CMI Group, Inc.	TX	75115		N/A
Searay Portfolio Management	NC	27103		N/A
Capital One	IL	61447		N/A
Expert Global Solutions, Inc.	WA	98388	Servicemember	N/A
First National Collection Bureau, Inc.	ID	83204		N/A
ConServe	GA	31605		N/A
Encore Capital Group	AZ	85201		N/A
Forster, Garbus and Garbus	NJ	07070		N/A
SquareTwo Financial Corporation	PA	17339	Servicemember	N/A
Portfolio Recovery Associates, Inc.	VA	23059		N/A
Delbert Services	MN	55008		N/A
CNG Financial Corporation	CA	92104		N/A
Sunrise Credit Services Inc.	VA	23454		N/A
Portfolio Recovery Associates, Inc.	TX	77053		N/A
Northland Group, Inc.	NC	28211		N/A
Capital One	PA	18901	Older American	N/A
CashCall, Inc.	CA	94026	Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/21/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with non-monetary relief	No	Yes
Web	04/04/2014	Closed with explanation	Yes	Yes
Referral	03/20/2014	Closed with explanation	Yes	No
Web	04/15/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	Yes
Web	05/01/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No
Web	03/04/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed	Yes	Yes
Web	03/21/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	03/19/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Postal mail	03/11/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	03/21/2014	Closed with explanation	Yes	No
Postal mail	03/06/2014	Closed with explanation	Yes	No
Phone	03/21/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

772512
763199
743748
767407
767408
767399
767411
744071
756721
755067
767418
744096
744117
764065
744122
767427
757882
744135
744142
773507
743682
764097

Debt Collection Complaints

Based on Consumer Complaints

03/22/2014	Debt collection	I do not know
03/26/2014	Debt collection	Credit card
03/26/2014	Debt collection	Mortgage
03/05/2014	Debt collection	Medical
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/22/2014	Debt collection	Credit card
03/22/2014	Debt collection	Medical
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Credit card
03/13/2014	Debt collection	Credit card
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	Credit card
03/18/2014	Debt collection	Mortgage
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/22/2014	Debt collection	Credit card
03/10/2014	Debt collection	Credit card

Debt Collection Complaints

Based on Consumer Complaints

Taking/threatening an illegal action	Sued w/o proper notification of suit
Disclosure verification of debt	Right to dispute notice not received
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Mandarich Law Group, LLP	CA	91342		N/A
Cascade Capital, LLC	KS	66763		N/A
Bank of America	HI	96732		N/A
American Collections Enterprise, Inc.	DC	20032		N/A
Allied Interstate LLC	FL	33472		N/A
Dynamic Recovery Solutions, LLC	PA	19006		N/A
State Collection Service, Inc.	NM	87402	Older American	N/A
American Collections Enterprise, Inc.	VA	22192		N/A
CL Holdings, LLC	PA	19380		N/A
Bank of America	CT	06076		N/A
Convergent Resources, Inc.	CA	90042		N/A
EOS Holdings, Inc.	WI	53220		N/A
Encore Capital Group	NC	28081		N/A
Trident Asset Management, L.L.C.	FL	33853		N/A
West Bay Acquisitions, LLC	TX	75038		N/A
JPMorgan Chase & Co.	CA	92869		N/A
Ocwen	CA	95037		N/A
Convergent Resources, Inc.	OH	43016	Servicemember	N/A
Protocol Recovery Service, Inc.	NV	89509	Older American	N/A
HSBC North America Holdings Inc.	WI	53932	Older American, Servicemember	N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	05/08/2014	Closed with explanation	Yes	No
Referral	04/02/2014	Closed with non-monetary relief	Yes	No
Referral	04/02/2014	Closed with explanation	Yes	No
Postal mail	03/06/2014	Closed with explanation	Yes	No
Web	03/28/2014	Closed with non-monetary relief	Yes	No
Web	03/24/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	06/03/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with monetary relief	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with non-monetary relief	Yes	Yes
Web	03/22/2014	Closed with non-monetary relief	Yes	No
Web	03/05/2014	Closed with non-monetary relief	Yes	No
Web	03/18/2014	Closed with explanation	Yes	No
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/21/2014	Closed with explanation	Yes	Yes
Web	03/10/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with explanation	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

773255
779806
779810
744161
773468
773276
773277
773283
773294
767469
757898
773508
773221
744206
768385
744210
761953
753301
773319
762722

Debt Collection Complaints

Based on Consumer Complaints

03/18/2014	Debt collection	Credit card
03/26/2014	Debt collection	Credit card
03/18/2014	Debt collection	Payday loan
03/22/2014	Debt collection	Credit card
03/22/2014	Debt collection	Credit card
03/22/2014	Debt collection	I do not know
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/10/2014	Debt collection	Credit card
03/22/2014	Debt collection	Credit card
03/10/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Credit card
03/27/2014	Debt collection	I do not know
03/11/2014	Debt collection	Credit card
03/27/2014	Debt collection	Credit card
03/22/2014	Debt collection	Credit card
03/13/2014	Debt collection	Payday loan
03/27/2014	Debt collection	Medical
03/22/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/11/2014	Debt collection	Payday loan
03/27/2014	Debt collection	Credit card
03/23/2014	Debt collection	Payday loan
03/11/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Communication tactics	Threatened to take legal action
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Taking/threatening an illegal action	Sued w/o proper notification of suit
Communication tactics	Frequent or repeated calls
False statements or representation	Attempted to collect wrong amount

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Allied Interstate LLC	OK	74032		N/A
Client Services, Inc.	AZ	86022		N/A
Expert Global Solutions, Inc.	IN	46106		N/A
Synchrony Financial	IL	60044	Older American	N/A
Portfolio Recovery Associates, Inc.	IL	60827		N/A
Clear Debt Solutions, LLC	OH	44309		N/A
AllianceOne Recievables Management	CA	95127		N/A
Millennium Financial Group, L.L.C.	WA	99003	Older American	N/A
JPMorgan Chase & Co.	IL	46815		N/A
ERC	TX	78046		N/A
Primary Financial Services L.L.C.	IN	46901		N/A
Enhanced Acquisitions, LLC	FL	32225	Servicemember	N/A
Capital One	TX	79325		N/A
Portfolio Recovery Associates, Inc.	CA	93263		N/A
Stellar Recovery Inc.	CA	94070		N/A
National Credit Adjusters, LLC	CA	92345		N/A
American Accounts & Advisers Inc.	MN	55444	Servicemember	N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	GA	30078		N/A
CashCall, Inc.	CA	94547		N/A
Legal Recovery Law Offices, Inc	CA	91605		N/A
Delbert Services	FL	32255		N/A
Allied Interstate LLC	NY	11416		N/A

Debt Collection Complaints

Based on Consumer Complaints

Web	03/18/2014	Closed with non-monetary relief	Yes	No
Web	03/26/2014	Closed with explanation	Yes	No
Phone	04/03/2014	Closed with explanation	Yes	No
Web	04/18/2014	Closed with monetary relief	Yes	No
Web	03/22/2014	Closed with non-monetary relief	Yes	No
Web	03/28/2014	Closed	Yes	No
Referral	03/19/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with non-monetary relief	Yes	No
Web	03/22/2014	Closed with explanation	Yes	No
Web	03/10/2014	Closed with non-monetary relief	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	04/28/2014	Closed with explanation	Yes	No
Web	03/12/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	Yes
Web	03/22/2014	Closed with explanation	Yes	Yes
Phone	03/12/2014	Closed with explanation	Yes	No
Web	03/27/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with explanation	Yes	No
Web	03/11/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

764178

780048

764184

773368

773383

773387

767504

752349

773395

753861

756911

782134

753865

780629

773450

756940

780643

773485

753877

780647

773556

753876

Debt Collection Complaints

Based on Consumer Complaints

03/18/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/23/2014	Debt collection	Credit card
03/13/2014	Debt collection	Credit card
03/27/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/13/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know
03/13/2014	Debt collection	Medical
03/23/2014	Debt collection	I do not know
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/27/2014	Debt collection	Credit card
03/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/05/2014	Debt collection	I do not know
03/23/2014	Debt collection	Credit card
03/14/2014	Debt collection	Credit card
03/23/2014	Debt collection	Credit card
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/23/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/14/2014	Debt collection	Other (i.e. phone, health club, etc.)
03/18/2014	Debt collection	Credit card
03/05/2014	Debt collection	Other (i.e. phone, health club, etc.)

Debt Collection Complaints

Based on Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Threatened to sue on too old debt
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Used obscene/profane/abusive language
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt resulted from identity theft
False statements or representation	Indicated shouldn't respond to lawsuit
Communication tactics	Threatened to take legal action
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not disclosed as an attempt to collect
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Debt Collection Complaints

Based on Consumer Complaints

Receivables Performance Management LLC	TN	37764	Older American	N/A
First National Collection Bureau, Inc.	IL	60707		N/A
Northland Group, Inc.	OR	97062		N/A
Encore Capital Group	LA	70095		N/A
Convergent Resources, Inc.	NJ	07010		N/A
Diversified Consultants, Inc.	AL	35186		N/A
Medical Business Bureau	TX	75218		N/A
HOVG, LLC	WY	83001		N/A
Resurgent Capital Services L.P.	TX	76116		N/A
Dynamic Recovery Solutions, LLC	MA	02132		N/A
Pinnacle Credit Services, LLC	CA	92707	Servicemember	N/A
Encore Capital Group	MI	48642	Older American	N/A
Professional Receivables Network	NJ	08742		N/A
CCB Credit Serivces, Inc	CA	90302		N/A
Morgan Stanley	PA	15601		N/A
Pressler & Pressler, LLP	NJ	07666		N/A
ERC	CA	91362		N/A
Expert Global Solutions, Inc.	IA	50266		N/A
Media Collections, Inc	NY	10022		N/A
Encore Capital Group	TX	77375		N/A
ERC	AR	72211		N/A

Debt Collection Complaints

Based on Consumer Complaints

Phone	03/24/2014	Closed with explanation	Yes	No
Web	03/22/2014	Closed with explanation	Yes	No
Web	03/13/2014	Closed with explanation	Yes	No
Web	04/03/2014	Closed with non-monetary relief	Yes	Yes
Web	03/19/2014	Closed with explanation	Yes	No
Web	04/07/2014	Closed with explanation	Yes	No
Web	03/19/2014	Closed with explanation	Yes	Yes
Web	03/23/2014	Closed with explanation	Yes	No
Postal mail	03/07/2014	Closed with monetary relief	Yes	No
Referral	04/03/2014	Closed	Yes	No
Web	03/23/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed with explanation	Yes	No
Web	03/23/2014	Closed with explanation	Yes	Yes
Referral	03/19/2014	Closed with explanation	Yes	No
Web	03/31/2014	Closed with explanation	Yes	Yes
Referral	03/19/2014	Closed with explanation	Yes	No
Web	03/23/2014	Closed with non-monetary relief	Yes	Yes
Referral	03/19/2014	Closed with explanation	Yes	No
Referral	03/19/2014	Closed with non-monetary relief	Yes	No
Web	03/18/2014	Closed with explanation	Yes	Yes
Web	03/05/2014	Closed with non-monetary relief	Yes	No

Debt Collection Complaints

Based on Consumer Complaints

764296
773728
761987
780669
767547
743930
767549
773606
743603
780743
773659
744541
773672
766922
773724
767589
773688
767591
767593
766080
745926

Debt Collection Complaints

Based on Consumer Complaints

(Results truncated. Use CSV format for all records.)