

Subject: Regulation AA

I just noticed the announcement and realize that I am past the due date of August 4. However, I wanted to weigh in on the complaint, if allowed.

My complaint is the credit bureaus that serve these collections agencies. The credit bureaus are a disservice to the consumer and only serves their subscribers, the creditors. I understand that the credit bureaus only report what the creditor submits. However, when you present your case with facts, *whenever you can get their attention* (online or via mail) each response from the credit bureau is an update from the creditor, stating ***the account has been validated by the creditor***. This is a case of their word versus the consumers. The only way to satisfy the dispute is to litigate via the court system. The average consumer does not have the time, knowledge or money to fight a legal battle in the court system. The creditors have staff lawyers. In so many cases, the average consumer is left to suffer silently.

The system is so unfair!!! There is not enough information or discernment on behalf of the consumer to adjudicate their circumstances.

For example, here is my case: It's a medical dispute with South Fulton Medical Center or Atlanta, GA (NCO financial).

I had surgery in June of 2007 and signed an agreement of intent to repay the hospital registration deductible that was leftover from my deposit (\$250 of 500). At the time of signing the agreement, I was not aware that I would not be working at my job 2 months later. However, I still made consistent payments of at least \$25 per month, regardless of never receiving any statements from the creditor after the initial billing notice in July.

As I continued to make consistent monthly payments until June 2008, unawares that I had been placed for collection. Only when I pulled my credit report in May, did I discover a collection that had been placed in my file as of December 2007 from NCO Financial. I immediately disputed the debt online and went to the hospital to discuss the matter. The billing representative agreed the account was current and should not have been in a collections status. She called the Collections agency to have the file deleted and noted the payment slip with the same.

The collection was never removed. Only after several letters from me, a PrePaid Legal attorney was able to ascertain that the creditor argues that I did not make the payments as agreed.

Here's where I believe I was underserved:

- I received no bills/reminders from the creditor; only the initial statement.
- I never received a phone calls from the creditor regarding delinquency status.
- I never received a late notice.
- I never received a collections notice.
- Therefore, I was not given the opportunity to negotiate or dispute the debt. This alone should be a violation of the FTC.

Although they continued to take my money, this is the thanks I deserve.

I know what it's like to suffer bankruptcy, as I did in 2005 and was on the slow track to recovering and reestablishing myself as credit worthy. Thankfully, I had just refinanced my home from 10% to 6% and have been accumulating other credits. I thought I was doing ok, although I currently have 2* recent

collections on my bureau that are a **misrepresentation**. There are adversaries (wickedness in high places) that lie in wait to destroy a decent person's future and dreams. I cannot suffer silently for 7+ years. Please give US some avenues of recourse or mediation, other than the costly legal system.

I am passionate about this subject and willing to volunteer my service to fight for others who are suffering credit woes.

D Smoke
Resident of Ellenwood, GA