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General Credit Issues

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Re: Palisades collection refused

[Options](#) ▼

MOD HappyDays
Moderator
Posts: 3908
Registered: 06-18-2007



you need to get the address of of your CR.

Message 11 of 19
Viewed 1196 times
09-24-2007 05:55 PM

Re: Palisades collection refused

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MOD HappyDays
Moderator
Posts: 3908
Registered: 06-18-2007



If you do not want to pay or do not want them to sue you, I would let it rest until past SOL which will be 2008....if DOFD was in 2002

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Viewed 1195 times
09-24-2007 05:59 PM

Re: Palisades collection refused

[Options](#) ▼

scoreupper
Contributor
Posts: 49
Registered: 04-27-2007



this is whats on my report....No addys and I do not know what 08 Speigel Centurion is.

TU
Collection on debt to: 08 Speigel Centurion

The collection agency "Palisad Coll" was hired to collect a debt of \$1,xxx originally owed to "08 Speigel Centurion" on account number "XXXXXXXXXXXXXXXX0000".
Collection agency [?] Palisad Coll
Original balance [?] \$1,xxx
Current balance [?] \$1,xxx
Status [?] Not Reported
Date assigned [?] Feb 03, 2007
Date reported [?] Aug 26, 2007
Original lender [?] 08 Speigel Centurion
Account number [?] XXXXXXXXXXXXXXX0000
Account holder [?] Individual

EQ---shows as a regular account not under collections

Credit Account

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Viewed 1193 times

Palisades Status as of September 2007
 Date of last activity [?] Oct, 2002
 Largest past balance [?] \$1,xxx
 Credit Type [?] Open Account
 Account holder [?] Individual
 Scheduled payment amount [?] \$0
 Descriptions [?]
 Collection account
 No contact information provided by Equifax <-----????
 Balance [?] Current Status [?] Past Due Amount [?]
 \$1,XXX 120+ days past due \$1,xxx
 Seven year payment history [?]
 30 days late 0 times
 60 days late 0 times
 90+ days late 0 times

EX
Collection on debt to: Speigel Centurion

The collection agency "Palisades Collection L" was hired to collect a debt of \$1,XXX originally owed to "Speigel Centurion" on account number "XXXXXXXXXXXXXXXX0000".
 Collection agency [?] Palisades Collection L
 Original balance [?] \$1,XXX
 Current balance (as of Aug 26,2007) [?] \$1,XXX
 Status (as of Jun 01, 2007) [?] Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department
 Date assigned [?] Feb 03, 2007
 Original lender [?] Speigel Centurion
 Account number [?] XXXXXXXXXXXXXXX0000
 Type of account [?] Unknown

09-24-2007 06:04 PM

TU EQ EX 687 659 689 11/5/2007
 700 669 689 12/7/2007

Re: Palisades collection refused [Edited]

[Options](#) ▾

scoreupper
 Contributor
 Posts: 49
 Registered: 04-27-2007



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My Beef is that the collection is whats holding my credit form the 700's I am 670-695 in scores and have no late payments for over five years...I am alomst 7 years post BK7. I have mortgages on two different properites a HELOC on one, multiple Credit cards and need to get to A paper credit to fulfill my wants, dreams and desires. This error is costin me money(or will soon)

The collection is reporting as a recent item not 2002 like it should If I did owe them there is only one account on my report that I have an balance due and its not the one listed by them. So the question is are they in violation of the Fair Credit reporting act?

I am soo frusterated and the fact that they refused my letter has fired me up. I hope I have provided enough information for assistance.

Message Edited by scoreupper on 09-24-2007 06:13 PM

09-24-2007 06:08 PM

TU EQ EX 687 659 689 11/5/2007
 700 669 689 12/7/2007

Re: Palisades collection refused

[Options](#) ▾

MOD HappyDays
 Moderator
 Posts: 3908
 Registered: 06-18-2007



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is that from CR or a monitoring service??? My CR doesn't look like that

09-24-2007 06:13 PM

Re: Palisades collection refused[Options](#) ▾**scoreupper**Contributor
Posts: 49
Registered: 04-27-2007

It is from score watch and reports that they provide....MYFICO website

TU EQ EX 687 659 689 11/5/2007
700 669 689 12/7/2007

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09-24-2007 06:14 PM

Re: Palisades collection refused[Options](#) ▾**MOD HappyDays**Moderator
Posts: 3908
Registered: 06-18-2007

that is why you don't have address. CR will have it

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Viewed 1181 times

09-24-2007 06:24 PM

Re: Palisades collection refused[Options](#) ▾**Christine**Visitor
Posts: 6
Registered: 04-17-2007

Fair Isaac charges \$16 for a credit report that FAILS to comply with the FCRA because it is so incomplete, it doesn't even have the creditors'/collectors' addresses.

"No contact information provided by Equifax"

That's another Fair Isaac BLATANT LIE.

In fact, my clients often have to purchase a report from Equifax directly because Fair Isaac's \$16 reports don't even contain the NAME of the collector.

"Collection on debt to: Not Reported
The collection agency "465yc00000" was hired to collect a debt of \$67 originally owed to "Not Reported" on account number "XXX8731".

Isn't it too cool how American corporations conspire to defraud consumers?

Equifax is by LAW required to furnish only COMPLETE reports.

Equifax KNOWS that Fair Isaac's reports are incomplete, but it doesn't care because it PROFITS from these illegal credit report sales when consumers have to buy a SECOND report from Equifax directly to find out which collector is reporting the collection.

What a great ploy to redistribute assets from the working people to the multi-national corporations.

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Viewed 31 times

04-13-2008 10:55 AM

Re: Palisades collection refused[Options](#) ▾**MOD fused**Moderator
Posts: 5714
Registered: 03-12-2007

This thread is locked and under mod review.

[CREDIT SCORING 101 \(Courtesy of Tuscani\)](#)[CLOSING CREDIT CARDS](#)

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