

To Whom It May Concern:

I would like to dispute my entire collection account with this company. The account stems from a hospital co-pay of 50.00 in 1999. I have insurance and obviously the balance of my visit was paid. Whether I paid the co-pay at my visit or after, I do not remember. Frankly, it would have cost me hundred's of dollars in May of 2002 to order my cancelled checks and bank statements from a bank that I no longer used, so I paid the balance as soon as I was aware of the bill. My point is that a collection was placed on my credit bureau's 1-½ years after the hospital visit for \$50.00. This is ridiculous in itself and I paid \$50.00 immediately in May of 2002 regardless of whether or not it was paid in 1999. Again, it was cheaper to pay it than to order all my cancelled checks from 3 years prior to see if I already paid the balance.

My point to the story is, I WAS NEVER CONTACTED BY THE HOSPITAL OR YOUR COMPANY prior to this collection being placed on my account. I never received one bill or one phone call in over a year. I have only lived in two homes in the past six years and have had the same phone number for all six years. At this point, I am extremely frustrated at this incident. It is the only blemish on my credit and is lowering my score and keeping me from getting the best possible mortgage rates. How would your company like to reimburse myself and all others who are paying more for their homes, cars, and other financed items due to improperly handled collection accounts?

My next step is to contact a lawyer; I will then take a lie detector test to verify that I never received any correspondence about the bill. I am sure that I am not the only person who has had their credit negatively affected for such a small sum of money. I am also quite positive that most individuals would pay an unpaid bill of 50.00 or less immediately if they were aware they owed the debt.

I do not care if it costs thousands of dollars to follow this through because I know I am just in my cause, and I know that eventually I will get reimbursed for my time and money. I believe this could be a nationwide issue of negligence or uncaring for your industry. I am sure there are millions of dollars that are rightfully owed to hospitals, but this does not mean you lump everyone into the same unpaid category and place a collection on their credit without any notification or contact to settle the bill.

I would like this collection removed/ expunged from all three major credit bureaus immediately.

Thank You.

