

Curtis, Christopher

From: Anders, Sarah
Sent: Friday, April 26, 2019 3:10 PM
To: agironvives@nclc.org
Cc: Curtis, Christopher; Mishaan, Jessica
Subject: Public records request to the Vermont Attorney General re:
Attachments: NCLC Response.pdf

Good afternoon,

Attached, please find records in response to your public records act request dated April 22, 2019.

Personal contact and personal identifiable information has been redacted pursuant to 1 VSA 317(c)(7). If you feel information has been withheld in error, you may appeal directly to Deputy Attorney General Joshua Diamond.

Thank you,

Sarah Anders
Vermont Attorney General's Office
Consumer Assistance Program

Business Name	received date	Case Outcome	Status Code	Case Outcome Notes	Consumer Type	Consumer Type	Consumer Zipcode	Practice Code	Practice Code
Regional Adjustment Bureau	1/12/2018		Pending		Seniors		02472	123 FAILURE TO DISCLOSE INFO	
Transworld Systems Inc.	1/18/2018		Pending				05495	412 DISPUTES UNDERLYING DEBT	
Mirand Response Systems	2/12/2018	Closed	Closed, Unable To Resolve/No Resolution				05446	710 FAILURE TO PROVIDE PAPERWORK (TITLE,ETC.)	
Credence Resource Management, LLC	2/22/2018	Closed	Closed, Unable To Resolve/No Resolution	Refund			05641		
Central Financial Control	3/6/2018	Closed	Resolved		Seniors		05151	412 DISPUTES UNDERLYING DEBT	
DISCOVER FINANCIAL SERVICES INC.	3/7/2018	Closed	Resolved		Seniors	Vulnerable Adult	05446	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Synchrony Bank	3/31/2018		Pending		Vulnerable Adult		05748	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Lyon Collection Services Inc.	4/5/2018	Closed	Resolved	Need to speak with consumer about potential identity theft problems. KSP			05464	403 CREDIT - IMPROPER OR INCORRECT BILLING	412 DISPUTES UNDERLYING DEBT
CIOX Health	4/6/2018	Closed	Resolved		Business		05255	412 DISPUTES UNDERLYING DEBT	
Diversified Adjustment Services, Inc	4/18/2018	Closed	Closed, Unable To Resolve/No Resolution		Vulnerable Adult		05859	412 DISPUTES UNDERLYING DEBT	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE
MERIDIAN FINANCIAL SERVICES	4/19/2018		Pending				03104	403 CREDIT - IMPROPER OR INCORRECT BILLING	
Portfolio Recovery Associates	4/24/2018		Pending				05404	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Accelerated Service Group	4/27/2018		Pending				05045	110 PRESSURE SELLING	
VERMONT TECHNICAL COLLEGE	5/23/2018	Closed	Pending	Repayment plan created and consumer is happy with outcome. KSP			05468		
Portfolio Recovery Associates	5/25/2018	Closed	Pending					401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Northstar Location Services	6/12/2018		Pending				05733		
MCCARTHY BURGESS AND WOLF	7/6/2018	Closed	Pending				05088	412 DISPUTES UNDERLYING DEBT	
Portfolio Recovery Associates	7/6/2018	Closed	Pending	Account was closed and REDACTED will not be contacted again. KSP	Seniors		05446	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	123 FAILURE TO DISCLOSE INFO
Sprint Communications Company, L.P.	7/18/2018	Closed	Closed, Unable To Resolve/No Resolution				05757	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Diversified Adjustment Services, Inc	7/18/2018		Pending				05757	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
North Shore Agency	7/20/2018	Closed	Resolved		Seniors		05151	412 DISPUTES UNDERLYING DEBT	
North Shore Agency	7/25/2018		Pending		Seniors		05735	412 DISPUTES UNDERLYING DEBT	
AFNI	8/31/2018	Closed	Resolved				05663	207 Unsatisfactory Service	
Stealth Recovery Services	9/7/2018	Closed	No Resolution Requested		Vulnerable Adult		05465	114 Unsolicited Mail,Phone, Email or Fax Solicitations	412 DISPUTES UNDERLYING DEBT
BETTER BUSINESS BUREAU	9/7/2018	Closed	No Resolution Requested		Vulnerable Adult		05465	114 Unsolicited Mail,Phone, Email or Fax Solicitations	412 DISPUTES UNDERLYING DEBT
Credit Services	9/7/2018	Closed	Unable To Locate Business		Business		05673	411 IDENTITY THEFT/PRIVACY ISSUE	114 Unsolicited Mail,Phone, Email or Fax Solicitations
Enhanced Recovery Company	9/20/2018	Closed	Resolved		Seniors		05452	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Enhanced Recovery Company, LLC	10/4/2018		Pending				05454	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
Transworld Systems Inc.	10/19/2018		Pending		Seniors		05403	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	
MIDLAND CREDIT MANAGEMENT (MCM)	10/29/2018	Closed	Resolved				05468	403 CREDIT - IMPROPER OR INCORRECT BILLING	
Diversified Adjustment Services, Inc	11/9/2018		Resolved		Seniors		05301-8142	412 DISPUTES UNDERLYING DEBT	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE
Dynamic Recovery Solutions	11/19/2018	Closed	Resolved						
Accounts Receivable	11/28/2018		Pending		Seniors		05832	403 CREDIT - IMPROPER OR INCORRECT BILLING	
North Shore Agency	12/5/2018	Closed	Resolved				05345	412 DISPUTES UNDERLYING DEBT	
Portfolio Recovery Associates	12/25/2018	Closed	Closed, Unable To Resolve/No Resolution		Seniors		05059	412 DISPUTES UNDERLYING DEBT	
First Credit Services	12/27/2018		Pending				05408	403 CREDIT - IMPROPER OR INCORRECT BILLING	