

Consumer Complaints Regarding Transworld Systems filed with Consumer Financial Protection Bureau (CFPB)

(Note: Below 1,767 complaints are those where the consumer elected to make the complaint narrative public. An additional 2,860 complaints were filed where the consumer did not elect to make the complaint narrative public.

Date received	Issue	Consumer complaint narrative	Complaint ID
4/23/19	Attempts to collect debt not owed	XXXX XXXX / XXXX XXXX XXXX XXXX said i owed this amount and it was paid in full and this was not my account as i never lived at XXXX XXXX XXXX. They sold it to transworld system inc and it is still on my credit report this account should not be on my credit report as it is paid in full and not my account please delete immediately as this is not my account thank you.	3220348
4/11/19	Attempts to collect debt not owed	I recieved a bill from Transworld Systems for a bill that I am not responsible for. XXXX XXXX XXXX sent my account to collections when I had insurance coverage, I had two insurance companies that cover their services that they did not bill. Now this collection agency is sending me Bill 's because their client did not bill my insurance.	3209201
4/11/19	Communication tactics	On XXXX I was contacted by a Male who said he was from transworld system about a debt. I told him that I spoke to a lady yesterday or the day before and advised to stop calling me and that they can verify this debt via mail to the address on file. I told him this several times and he continuously talked over me and basically was arguing with me about it. I continuously told him to stop calling me, send this in the mail, or I will file a complaint. I have no idea if this call is truly from who they say they are or if someone is trying obtain information.	3208893
4/9/19	Attempts to collect debt not owed	On XX/XX/XXXX, I filed a complaint about Transworld Systems Inc attempting to collect on XXXX balance account. Since XX/XX/XXXX, I have repeatedly requested an explanation of the debt. After filing a complaint with CFPB, I received validation of the debt. This company provided a zero statement. Here is the problem. Transworld Systems Inc provided CFPB a different letter than they presented to me. They deleted the fourth paragraph from the letter that was sent to CFPB. See attachment. The statement that was provided by Transworld Systems Inc has a XXXX balance. But, the letter to CFPB states a balance. This collection was reported to my XXXX credit report in error, and XXXX has refused to delete the collection. Based on the provided statement from XXXXD XXXX XXXX XXXX XXXX XXXX, I have a XXXX balance. This account has been paid in full by the insurance carrier, contractual insurance allowance, and allowance provided by XXXX XXXX XXXX XXXX XXXX XXXX on XX/XX/XXXX.	3205782
4/9/19	Communication tactics	Today at XXXX I spoke with TSI. On the call I asked them not to record my call (which I also asked them in writing before the call not to record). At XXXX I received another call from TSI POST revocation of consent to be contacted. I have told this company SEVERAL times verbally and in writing via USPS Certified mail to STOP CALLING ME and to COMMUNICATE BY MAIL ONLY, they don't listen and they break the law under the fair debt collections practices act as well. Further, they did not give a mini mirranda. I have attached all proof including prior CFPB complaints. I want this harassment to stop and I want them to CONTACT MY REPRESENTATIVE TOMORROW XXXX XXXX XXXX XXXX. THE LAW OFFICE OF XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX CA XXXX T : (XXXX) XXXX - XXXX F : (XXXX) XXXX - XXXX XXXX XXXX	3205837
4/8/19	Attempts to collect debt not owed	Medical bill paid on XX/XX/XXXX, {\$240.00} dollars owed to XXXX XXXX, XXXX and XXXX XXXX, XXXX, OK XXXX, USA. Debt was incurred out of Medical Services provided on XXXX XX/XX/XXXX and insurance company refused to pay it since they said I had moved from Oklahoma to XXXX and insurance did not cover overseas medical insurance charges. XXXX XXXX failed to notify me to my email address since they had the wrong email address and since I had moved overseas, address and all had changed. I did not get any notification of this debt until XX/XX/XXXX and I went ahead and paid it off by phone with my Credit Card -- NO ISSUES. But, XXXX still went ahead and reported me to a Debt Collection Agency : TRANS WORLD SYSTES, debt collection agency. THEY have been harassment me daily, calling my overseas telephone number non-stop using a ROBOT-CALLING system daily phone calls that are mid-night here in XXXX due to XXXX hours TIME DIFFERENCES. Number they call me from : XXXX, I have contacted their representatives time and time again without much success. They always assure me that it will STOP it never does. POC that company is XXXX XXXX XXXX XXXXit is totally inappropriate to be continued harassment me like that even though I already paid of the DEBT.	3205296
4/7/19	Written notification about debt	On XX/XX/XXXX I had a medical bill with XXXX XXXX. This bill went to their billing XXXX internal billing dept. I had called to pay the amount owed in XX/XX/XXXX and the XXXX told me that they would link all my account together and I paid XXXX. Since that date, all of XXXX and XXXX, I have paid all co-pays, or other bills that were patient responsibility not knowing that this bill was still open and I never got another bill. It was not linked and XXXX XXXX couldn't tell me why.	3204564

Date received	Issue	Consumer complaint narrative	Complaint ID
4/4/19	Written notification about debt	I and my attorney had tried ceaselessly to dispute these debts to no avail, this company concerned keep acting not in good faith by disregarding our communications and advice since 2018	3202090
4/4/19	Improper use of your report	I HAD ALREDY DISPUTED A REPORTED ACCOUNT ON MY REPORT TO THE COMPANY CONCERNED YET IT IS BEEN SHOWN ON MY CREDIT REPORT.	3202122
4/4/19	Attempts to collect debt not owed	I have a debt collection reporting on my credit for medical services that I have never used. I do not recognize this account nor the details mentioned. This debt does not belong to me.	3202111
4/3/19	Written notification about debt	<p>-> I have sent 3 correspondence letters via the US postal mail to dispute the validity of the debit within the initial 30 day period (the third letter was sent via certified mail to ensure delivery/signature confirmation).</p> <p>-> I have also sent at least 2 inquiries/correspondence via their website which has a page dedicated to sending them messages.</p> <p>-> From all of the above, they have failed to contact me back in regards to disputing the debt and they seem to be running the clock so that the 30 day time-frame will elapse. I am trying all methods of clearing/disputing the debt with them. But they have failed in every single attempt to even acknowledge my dispute of the debt they want to collect.</p> <p>-> I have also contacted the original creditor (XXXX XXXX : Patient Financial Svcs), and they will be reclaiming the debt as it has been within 30 days (transferred it over to TSI on XX/XX/XXXX or XX/XX/XXXX). So TSI will no longer have any claim on the the debt and can not contact me to receive payments after 30 days. The debt will revert back to the original creditor and thus TSI needs to respond to my multiple types of correspondence and investigate/close the matter (as the debt is no longer their 's to collect).</p>	3200335
4/3/19	Written notification about debt	I am currently paying transworld an automated amount of \$ XXXX monthly towards a {\$670.00} amount for tolls by mail. I tried explaining that Notifications werent received and if I can just pay the bills owed since the majority of the amount is violation late fees. They said I only had the option to go on a monthly payment plan. Now I am currently unemployed and am not receiving any government financial assistance or any aid at the time and can not afford to pay this debt. I would like to know if its possible to dispute the violation fees and just pay the tolls owed at this time. Since I have no source of income.	3200781
4/2/19	Dealing with your lender or servicer	I refinanced my loans at the end of XX/XX/2019. Payment in full for my loan with XXXX XXXX XXXX was sent by check from my new Lender. The check for XXXX was cashed on XX/XX/2019. On XX/XX/XXXX, I received a bill for my loan payment from XXXX XXXX XXXX. When I asked about the payment in full, they said they did not receive it. I sent a copy of the cleared check via email on XX/XX/2019. On XX/XX/2019 I contacted the company via email as I had still not heard anything back. I was told that they did not have an updated. On XX/XX/XXXX, I received another bill for the next payment. I called the company on XX/XX/XXXX and was told there was still no update, over two weeks after I had sent the copy of the cleared check. I have now had to make two additional payments on a loan that should have been paid off as of XX/XX/2019.	3198634
4/1/19	Written notification about debt	<p>In XX/XX/2018, I pulled my credit report and was shocked. There were several collections accounts from a company called Transworld. I wrote them a letter in efforts to try to validate this alleged debt. To date I have not received any response. The letter was delivered to Transworld on XX/XX/2018 and signed for by XXXX XXXX.</p> <p>There was not A RESPONSE IN 30 DAYS after XX/XX/2018, therefore this needs to be deleted.</p> <p>The account was not validated within 30 days of requesting validation. See postal documentation showing when the request was signed for in XX/XX/2018!</p> <p>Delete from all credit bureaus</p>	3197913
4/1/19	Communication tactics	<p>Transworld Systems - XXXX XX/XX/2019 - XXXX XXXX Called cell phone XX/XX/2019 - XXXX XXXX Called cell phone Do not own a debt with anyone but continue to call.</p> <p>Need to stop calling (Harassment)</p>	3197914
3/26/19	Struggling to repay your loan	I have XXXX XXXX XXXX loan XXXX. I have no way to contact them directly and wonder if the statute of limitations has expired. I can not get a response from them. I don't know if I am part of the XXXX lawsuit but they are now trying to sue me, they've filed a civil complaint against me. The loan is from 2007.	3190860

Date received	Issue	Consumer complaint narrative	Complaint ID
3/26/19	Attempts to collect debt not owed	Received letter stating amount paid. However the next month I received a bill for {\$3.00} next month it was {\$4.00} and change I just received another one for {\$5.00} and change. Is this legal.?	3191250
3/25/19	Attempts to collect debt not owed	<p>I received a collection letter from Transworld systems I never herd of this company. They are stating that I owe {\$1000.00} in XXXX XXXX tunnels tickets. This is untrue., This company has not shown me any tickets or passing. I always pay my tolls cash if I did not have an active easy pass I paid over 200 XXXX XXXX money in XX/XX/2018. This company has found some time of balance with someone and charge me with it. I do have or presumed to have had a balance with XXXX XXXX for {\$40.00}.</p> <p>I demand this be discarded and this accusation be dismissed I do also believe this company should be fined for false documentation.</p> <p>This collection agency is a fraud persone who to contacty XXXX XXXX XXXX This company has a charge repeated over 22 times and they have no lic plate # I did not have a car during this time where did this come from what state and how where this is not true what car what year!</p>	3189432
3/25/19	Attempts to collect debt not owed	I was notified that a collection agency reported a debt on my credit report in the amount of {\$150.00}. I disputed this debt directly with the credit bureau who responded that the collection agency Transworld verified the debt. The credit bureau despite my request failed to provide verification of physical documents of how this company verified the debt belonged to me. I then attempted to directly contact Transworld and ask they provide me with validation that the debt belonged to me since this is something I never received in the first place. A certified mail was sent to Transworld requesting validation of debt however as of date I have received no response from this collection agency however they are still continuing to report inaccurate unverified information on my credit report.	3189616
3/24/19	Attempts to collect debt not owed	XX/XX/2018 amount owed XXXX	3189855
3/22/19	Attempts to collect debt not owed	I have contacted this company on multupal occasionsand informed them that this was paid by insurence. they have informed me that the original comany (XXXX XXXX) was not given insurence info. Which at the time i did provide to them (XXXX XXXX) the insurence info. I have disputed it through them several time Which at that time they have told me they would report to the accurate standing of the acct to the credit agencys. To this day it is still showing open on my CBR not as a DISPUTE. i contacted them today XX/XX/2019 at XXXX and was advised of the same thing.	3188665
3/22/19	Attempts to collect debt not owed	<p>I was XXXX with my XXXX child in XXXX. She was born in XX/XX/XXXX. I was on XXXX then because I was not working. I had been on XXXX since my son was born the year before that. I was a patient at XXXX in XXXX. I was always seen for appointments here, and never was questioned about my Medical coverage because of what they already had on file. Never did I have to pay a co-pay of any sort. Toward the end of the XXXX in XXXX I had to do the renewal paperwork for the upcoming year. I turned in everything, and was always told I was missing some sort of paper. I would get that in and something else would be missing. I was worried that coming up the birth would be affected by this and I knew it would be expensive. So I did everything I could and complied with whatever was required of me. I even tried to hand carry in the documents in the office in XXXX but they told me I could not do that, and I would have to mail them. I just didnt want them to get lost. So I would mail them from outside their office. They had informed me that they would back pay the payments 3 months from the submission of my application while it awaited approval in XXXX. Come the birth, we stayed days and they nurse told us XXXX had only covered 3 days, therefore I was covered again. I recently applied for a mortgage loan and was ready to close in the next few weeks. A new collection from XXXX had popped up and dropped my score significantly. I immediately called XXXX and asked what I could do to get this removed because of the situation that I was in. I had told the lady that I thought this whole Insurance thing was behind me. I had already spoken with XXXX and XXXX about paying the past bills because they would retro pay the time I was still getting in documents that they kept losing. XXXX had me call XXXX to ask if I could pay them and have them remove the account from my credit report. The Manager there told me she was unable to do that because once it leaves their office it is out of their hands. I told XXXX this and they said it was false, they will only let the Credit Bureau know my account is paid off, but will not delete. Only the Hospital can do that. So I went back and forth getting nowhere. All I wanted to do was pay off the entire debt and get it cleared. I had told them I was willing to pay it in full right there but nobody would help me get it removed from the report. This entire thing was a mix-up and is now so old, I have no documentation for it.</p>	3188190

Date received	Issue	Consumer complaint narrative	Complaint ID
3/21/19	Attempts to collect debt not owed	<p>On XX/XX/XXXX, I received a fraudulent charge to my credit card for {\$150.00} from XXXX. I disputed this charge with XXXX XXXX XXXX and they decided in my favor. From XX/XX/XXXX until XX/XX/XXXX I did not receive any correspondence from XXXX XXXX XXXX or XXXX. On XX/XX/XXXX I received a letter from Transworld Systems (a collection agency), alleging that I had a balance of {\$4900.00} due with XXXX that they had passed on to me. Again, I had not received any prior correspondence from XXXX that I had outstanding bills due. After calling XXXX, I learned that my online account had been illegally accessed, and the criminals had gained access to my saved credit cards and were able to use that info along with my saved billing address to send out 4 invoices totaling {\$4200.00}. They also changed the email address to their email (which I have a picture of), and changed my password. I have full PDFs of all of the fraudulent shipment invoices, many originating in New York state and Washington State, and all shipping to XXXX. XXXX 's Fraud division closes cases after 90 days and thus they were not able to help me, so I have filed a police report and am filing this CFPB report in hopes that it can be resolved. I am hoping that I can provide proof to XXXX that the charges were fraudulent so that they can let the collections agency know that they were fraudulent and drop the collections. Transworld can not do anything about my charges unless XXXX gives them approval, and XXXX claims they can not help me since it has been longer than 90 days since the charges were made. This leaves me in a difficult position.</p>	3186762
3/21/19	Attempts to collect debt not owed	<p>This is actually a two-fold issue : attempt to collect a debt that was already paid and attempt to collect more than owed. On XX/XX/XXXX, I received a phone call from Transworld Systems (XXXX) indicating that they were attempting to collect a debt for monies owed to XXXX XXXX (XXXX XXXX). I do not recall the exact amount, but it was around {\$320.00}. I had paid this account IN FULL to XXXX XXXX on XX/XX/XXXX in the amount of {\$270.00}, which was the total amount due.</p> <p>After hanging up with Transworld Systems, I called XXXX XXXX and confirmed that my previous payment of {\$270.00} was the only amount owed and my balance was {\$0.00}. They also indicated that they do not use Transworld Systems for any collections and that they would contact Transworld Systems.</p> <p>On XX/XX/XXXX, I received another call from Transworld Systems (XXXX) indicating that they were attempting to collect a debt for monies owed to XXXX XXXX. I indicated to the caller that the account with XXXX XXXX had been settled two months ago and that XXXX XXXX had indicated they did not use Transworld Systems for any collections. They indicated that they would get in touch with XXXX XXXX.</p> <p>I then called XXXX XXXX and was assured that they had contacted Transworld Systems in XX/XX/XXXX to let them know they should not be calling about this account. I was assured that they would be contacting Transworld again because " this is bordering on harassment. " (Their words, not mine ... although I agree.)</p>	3187152
3/19/19	Attempts to collect debt not owed	I have written 2 letters informing Transworld Systems Inc. that the XXXX bill does not belong to us. The bill was for a shipment that did not originate from the address indicated and the billing address was for a company that does not exist. I suggested they contact the sender indicated on the bill or the recipient indicated on the bill for payment.	3183967
3/19/19	Took or threatened to take negative or legal action	<p>To whom this may concern, On XX/XX/2018 - XX/XX/2018 I visited the NY area to celebrate XXXX with family and friends. On this trip I accumulated toll fees through an auto-mated system that sends bill to address associated with your TAG number. I was very unfamiliar with this new system this being the 1st time I had to use it as Im from North Carolina and we don't have tolls. A couple days after I being searching for their tolls by mail system with no success and could not locate my information in the system, I had not received any notices or correspondence until this day on XX/XX/2018 with my current address and fees and totals in excess of {\$750.00}. The original fee 's are displaying under {\$60.00} and they are demanding that I pay more than 10x 's the original amount. I called XXXX and XXXX picked up the phone agent IDXXXX and he explained he could not give his last name and could not give me any type of leniency regardless of my situation, I then requested to speak with a supervisor and the phone was disconnect on XXXX 's end. I then called back and spoke with a XXXX Agent IDXXXX, I explained to her that I was in the process of speaking with a supervisor and she informed me that one was not available to speak with me and that someone would call me back. No call back was given and to my belief this company is associated with unconstitutional parcties and prey on customers to make money. I never agreed to any of the following fee 's and I'm now being held accountable for fees totaling just under {\$1000.00} which again is 10x 's the original amount. XXXX informed me that my Credit will be hit with a derogatory mark and collections are in progress and not I'm receiving constant notices in the mail.</p>	3184477

Date received	Issue	Consumer complaint narrative	Complaint ID
3/18/19	Struggling to repay your loan	<p>Hello I'm a XXXX Veteran after service my county XXXX. Diagnosed I got hurt in WAR with XXXX and XXXX. XXXX XXXX XXXX from explosion I'm XXXX XXXX XXXX and XXXX XXXX on social security income. I will never be able to pay this \$ XXXX that mushroomed to {\$42.00} k from this law firm representing a investor group (Investor group got illegal settlements against me) XXXX and XXXX XXXX. is the law firm for XXXX XXXX XXXX that got the loan from a bank. So 3 levels down and making me pay monies each month on a loan I don't know nothing about. There making me pay on a loan I have no idea about. I called them and said they don't own my loan. How are they able to force me to pay if they don't own the loan or have any paperwork. All I got was threat of sue and lien/levy. Do they have the correct paperwork? Who did the notary 's are the forged? With my XXXX I couldn't even defend myself having XXXX XXXX XXXX and XXXX XXXX XXXX XXXX and XXXX XXXX trust of investors bought loan from banks who got an illegal judgement against me while I was sick with wrong paperwork. I was housebound and had a caregiver.</p> <p>Called the law firm they didn't even check with the TRUST about compassion review process. How am I being forced to pay on a judgement I wasn't even there to defend myself. Now I'm XXXX XXXX XXXX and XXXX. I cant pay it. Should be removed and refund all my grocery money over years.</p> <p>Resolution is to drop my Student Loan due to being XXXX and XXXX XXXX or incorrectly pursuing me for the amount without the correct paperwork. There is no way they have the correct paperwork from a BANK to Investor group to law firm. I asked to see the paperwork direct me to court. Thats just the judegement paperwork they got illegally. There taking my social security/grocery money. I want all payments made to be refunded to me in a form of one check. Serving my county and getting hurt XXXX And XXXX XXXX should grant me the ability not to have to pay this. Please help. Same thing as " XXXX XXXX, They cant just come up with their own paperwork and get false judgement. plus I'm XXXX and XXXX. this is just taking advantage of me. if i didn't serve my county I wouldn't got hurt Id be productive and be able to but that didn't happen > is there any help for XXXX veterans in CALIFORNIA. i WAS already destroyed thru the courts with child custody trying to stay in my own daughters life. Thank s =====Student Loan Refunds & Discharges for XXXX XXXX XXXX {\$5.00} billion in Private Student Loan Debt may be forgiven thanks to the greatest clerical error in history.</p> <p>And you should pay close attention to this story, because its not just one of the biggest changes to private student loan debt forgiveness that Ive covered in 10 years of tracking the industry, but one that may have a bigger impact on your loans than any other, ever.</p> <p>As reported by the XXXX XXXX XXXX, tens of thousands of private student loan holders may be eligible for having their debts wiped away because critical paperwork is missing, and thats great news for anyone with outstanding private student loans.</p> <p>This potential private debt forgiveness opportunity stems from a court case where troubled borrowers who fell behind on their payments were being aggressively pursued by debt collection agencies representing the XXXX XXXX XXXX XXXX XXXX</p>	3183267
3/13/19	Dealing with your lender or servicer	In XX/XX/2017, XXXX/ XXXX switched to another loan company XXXX (XXXX XXXX XXXX , XXXX). It has been a mess since the switch. I have called them multiple times to please send me monthly statements either via email or via the mail. I have called them multiple times almost monthly and I can not get this resolved. When the bill is not paid because I do not know when to pay the bill, they report me as late and my credit is adversely affected. This practice is unfair. At a minimum, I am entitled to a bill via email or text at a minimum.	3178238
3/6/19	Dealing with your lender or servicer	<p>XXXX XXXX XXXX (XXXX) XXXX contacted me on XX/XX/XXXX stating that my accounts was 95 days over due for an XXXX payment. I've paid on-time and over the minimum balance (see below) since XX/XX/XXXX. After inquiring and requesting details, the Customer Service team was confused and couldn't answer the XXXX payment. XXXX was unable to resolve the issue and I'm concerned this will effect my credit rating.</p> <p>XX/XX/XXXX Amount Due : XXXX Paid : XXXX XX/XX/XXXX Amount Due : XXXX Paid : XXXX XX/XX/XXXX Amount Due : XXXX Paid : XXXX XX/XX/XXXX Amount Due : XXXX Paid : XXXX XX/XX/XXXX Amount Due : XXXX Paid : XXXX XX/XX/XXXX Amount Due : XXXX Paid : XXXX</p>	3171552
3/5/19	Attempts to collect debt not owed	<p>I am making a complaint about a debt that resurfaced from a new collection agency, after being cleared of this debt by the previous debt collector after being proved that the debt was not mine. This last resurfacing of this debt was on XX/XX/XXXX. This debt is supposedly originated on XX/XX/XXXX.</p> <p>It was taken off of my credit once before and is now back on again. This is NOT my debt. This debt is in the amount of {\$680.00}.</p>	3169628

Date received	Issue	Consumer complaint narrative	Complaint ID
3/4/19	Attempts to collect debt not owed	ON OR AROUND XX/XX/XXXX THERE WAS SEVERAL UNAUTHORIZED CHARGES MADE TO MY BUSINESS ACCOUNT FOR UNKNOWN FEES TO MY XXXX XXXX XXXX BUSINESS ACCOUNT. I HAD ONE CHARGE FOR {\$300.00}, {\$350.00} {\$450.00}. I WAS NEVER INFORMED THAT THESE CHARGES TO MY BUSINESS ACCOUNT MADE. I NEVER GAVE CONSENT OR PERMISSION. THE IS FRAUD AND I WANTED TO REPORT IT. IT WAS BROUGHT TO MY ATTENTION 3 WEEKS AGO WHEN I WENT TO MY XXXX XXXX ACCOUNT TO MAKE A DEPOSIT AND DISCOVERED MY ACCOUNT WAS OVER-DRAFTED. I DID DISPUTE THE CHARGES WITH MY BANK AND I CONTACTED THE OFFICE TO MAKE A COMPLAINT OVER THE PHONE XXXX XXXX XXXX XXXX, XXXX, XXXX, OH XXXX.	3168569
3/4/19	False statements or representation	On XX/XX/2019 I received a call from my employer of the HR department. During this call they informed me that they had received a notice to garnish my wages for a past debt. Along with the notice I was emailed a copy of the garnishment order. Within the request it stated I was informed of the possible garnishment and that they were sending a federal order to garnish. What I have a complaint on is the garnishment is not a result of a default judgement nor is it legal. The company responsible for this practice is Transworld Systems INC. After reading I gave them a call expecting to speak with a government official but was informed they are not the government. I then asked how to obtain a federal income tax garnishment. I was then told they could not help me nor could they protect me from a tax garnishment. From there I contacted XXXX to get some feedback. Upon contact I was told my account went to collections and to contact Transworld Systems INC. Here is where Im in complete awe. How does a debt collector send a federal order to garnish wages if it does not meet the criteria. Please help shed some light so my concerns may have some answers. Thank you.	3169101
3/3/19	Attempts to collect debt not owed	TSI Transworld Systems Inc. on behalf of XXXX XXXX XXXX : Ive never heard of or been to either of these companies and have called and written both. I have continued to receive this fraudulent bill for services Ive never received.	3167917
3/1/19	Incorrect information on your report	i have 2 errors on my credit report I paid in full the balance 's of three account 's from XXXX XXXX XXXX XXXX on three dates XX/XX/XXXX of {\$140.00} and then XX/XX/XXXX of XXXX XX/XX/XXXX of {\$21.00} they won't take the two remaining accounts from off my credit report and of XXXX, XXXX, XXXX	3166743
3/1/19	Attempts to collect debt not owed	i went to get some medical exams done, xrays, my insurance paid for everything but i got a bill sent anyways, i received a call from the company and i told them that my insurance covered it but they said it didnt even though i knew it did, the collection company set a derogatory mark in my credit score and now it says the debt was PAID even though i never paid for it ... Creditor Name TSI/XXXX Account No. XXXX Original Creditor MEDICAL Responsibility Individual Condition Paid Original Balance XXXX Balance XXXX Date Opened XX/XX/XXXX Date Reported XX/XX/XXXX Remarks Paid collection	3167139
3/1/19	Took or threatened to take negative or legal action	Iam beingsued bytransworldsystemswho haspartneredwithXXXXXXXXXXXXXtosuemethroughXXXXXXXXXXXXXwhocallsmewhilewhereincourtuntilXX/XX/XXXXtomakeanunrealisticdeal. Theyalsonevercalledmeinthebeginningandinsteadcalledandauntwholdontevenspeakto. Also,theywantedtomakeadeal. Whatdealyousuedmeandforunjustanduntruthfulreasons. TheyalsoreportedmycredittodayandIreceivedandalertandsol informedthecreditbureauofexactlywhathappenedfrombeginningtoendstartingwithXXXXwhichiswhotheloansbelongedtofromacollegeIdidntfinisheince thefinancialaidofficeatXXXXuniversitymessedupandsentmyloanbackinmysenioryearleavingmewithalargedebtandnojobtopayitandsufferfromXXXXsowhoknowswhen mynextXXXXXXXXXwillbe..rightnowIpayXXXXbecausetheysetarealisticdeal. XXXXgavenoreasonableoptionsincetheywereawaretheco-signer diedthedaytheywantedthemonneyandthensentittoXXXXXXXXXXXXXwhowantedmetopaytheirfeesalongwiththefeasalreadyonmyloans...impossibleforwhatImake. Iftheyresuingmewh yaretheyharassingmeshouldntwettethejudgedetermineandorlawyers. RightnowmepayingthemalongwithpayingalloftheotherloanswouldplacemeinextremehardshipforadegreeIdidntgetbecauseofXXXXUNIVERSITY. IwillspendmyentirelifefightingthisandifIhavetowillforwhatwasdonetome. NotdolsufferfromXXXXandXXXXXXXXXlamnowbroke duetoprivatestudentloanswh enIplannedoncompletingmydegreeandXXXXmessedupmyfinancialloansbeyondthedeadlineperiodandleftmewithaschoolbillthattheyfinishedpayingoffbecauseiftheyhadnotmyco-signermygrandmaatthetimebeforeherdeathcalledthemandthreatenedtosuethem. SinceXXXXuniversityhasdonetheirjobatcoveringtheir mistakeupbutmyentirefamilybare dwhitenesstoitan dsincethenthesamefinancialaidofficerattheschoolwasfiredforsayingIwasfinancialclearedandacoupleofkidswerewhenwewerent intheendinXX/XX/2009its10years laterandIhavebeenthrou ghXXXX	3166311

Date received	Issue	Consumer complaint narrative	Complaint ID
2/28/19	Struggling to repay your loan	<p>After getting my XXXX and my first job as a XXXX, I started repaying back my XXXX student loan. I began to notice that the monthly payments were rising quickly because the loan was not fixed. I decided to refinance with a fixed rate with my mom as the co-signer. We were shocked to find out our refinance was denied due to my credit report. We finally were able to speak with a representative from the lender to find out more specifics of the credit report. The student loan that was taken out through my mom 's XXXX XXXX XXXX XXXX was listed as a " line of credit " and showed up as such on my credit report. After many many calls to the original lender, processor and XXXX XXXX, we find out that indeed this is the way the students loans were packaged so that the university could draw on the account each semester. We were obviously not aware that this could adversely effect my credit. Since it is listed as a line of credit, my numbers are off even though my credit score is extremely high. This has affected my ability to refinance as well as my credit for anything else I might apply for. Effectively leaving us with no options and at the mercy of the current raising rates. No one has been able to assist us and we have received quite the run-around in trying to figure out how to proceed with no resolution.</p>	3165852
2/27/19	Attempts to collect debt not owed	<p>I filed a complaint against XXXX XXXX XXXX aka Transworld Systems Inc, in XXXX for harassment and threats when they were dealing with my husband 's Military Star account. They answered the complaint and said that they received the cease and desist call request but DID NOT address the harassment or threats.They did state that the accounts listed would be placed in a manger 's queue. At the time there were 2 accounts. There has been little to no communication with them since this complaint was filed.</p> <p>His payments were deducted from his military retirement pay and tax garnishments. Mine were made through tax garnishments as well.</p> <p>Both XXXX cards are now paid in full as of XX/XX/XXXX, but I also had a XXXX XXXX XXXX card, which had been current before the garnishment, but is now included in the garnishment, without any other resolution or communication having been attempted by them. I even had to contact XXXX to handle a small remaining balance on my husband 's account that would have been left over due to the garnishment allotment being stopped by XXXX, since I could not get any assistance from TSI. XXXX wound up taking it off his account.</p> <p>We did start receiving bills from XXXX collection aka TSI in XXXX but due to the communication block on the part of Transworld, I was not able to make any payment arrangements on my XXXX XXXX XXXX card, in order to avoid another garnishment. I have made several attempts to talk to someone from the company over the years, with the most recent being XX/XX/XXXX, to XXXX XXXX. My calls were not returned, nor has anyone ever sent information about garnishing my current years tax return for the XXXX XXXX XXXX payment but Treasury offset has a pending collection from XXXX. I have contacted XXXX and asked them for help with this matter but they refer me to TSI.</p>	3164457
2/27/19	Dealing with your lender or servicer	<p>I have been locked out of my account with XXXX XXXX ever since XXXX XXXX XXXX switched over from XXXX XXXX. XXXX manages the repayment for my XXXX XXXX XXXX from my XXXX studies at the University XXXX XXXX XXXX.</p> <p>Over the summer, XXXX transitioned to a new website and asked users to transfer over their accounts. I followed each step and registered for a new account with XXXX XXXX. I received confirmation that my account was successfully activated on XX/XX/XXXX. However, since then, I have not been able to regain access to my account. I have tried logging in with my new credentials, requesting a password reset link, and registering for a new account entirely (as customer representatives suggested). None of it has worked. Customer representatives have insisted that my account is inactive and that it is my responsibility to reactivate it. However, that has simply not been possible and their instructions fly in the face of the email confirming my account activation. I have been locked out for months now and unable to make my loan payments because of this faulty system. If my loans are considered delinquent or my credit has been affected, I must appeal both on the grounds that XXXX XXXX has failed to provide me access to my account despite my repeated attempts to regain access. I would like nothing more than to have access to my account and to repay my balance right away.</p>	3163982

Date received	Issue	Consumer complaint narrative	Complaint ID
2/26/19	Written notification about debt	<p>I have contacted the agency TSI/XXXX which whom my debt is associated with several times and have not gotten answers or have been able to pay this debt off. Below is an email that I sent to the company that bounced back as one of their employees gave me a fake email address. I have tried to speak with supervisors on several occasions and below are the times I have called. No one will let me pay off or address this debt at all. I have been contacting them now for over a month!</p> <p>Dear whomever this may concern, My name is XXXX XXXX XXXX. I currently have an open debt with XXXX XXXX Hospital of {\$2500.00}. They have passed on this debt to your collection agency. I have tried to reach out to your establishment on multiple occasions and have not gotten the answers or assistance I needed.</p> <p>I first contacted your company three weeks ago on XX/XX/XXXX. On this day I spoke to a man about settling my debt at {\$1800.00}. He told me he needed to confirm with the hospital and for me to contact him again the following week. I then tried to contact him again, and no one answered my call. A week ago I called to follow up again and the people I spoke with told me absolutely nothing about settling this debt. They told me they had not heard back from the hospital. I find it very hard to believe that the hospital has not gotten back to them in three weeks. I even offered two staff members to pay {\$1000.00} and be done with this. One staff member even laughed at the situation when I was trying to express my concerns.</p> <p>I demand to have my questions addressed and have this resolved. I am on the west coast so taking time out of my day to call your company that only has EST hours is very difficult.</p> <p>I would AGAIN like to settle this debt immediately and can pay {\$1000.00} at your earliest convenience. I can be contacted via phone at XXXX between XXXX EST. Please have a MANAGER contact me tomorrow XX/XX/2019. This is my fourth attempt at trying to pay this debt.</p> <p>Thank you for your time and assistance on this.</p> <p>Regards, XXXX XXXX</p>	3162912
2/26/19	Written notification about debt	<p>I received a notice from Transworld Systems Inc on XXXX stating that I owed a collection debt from the XXXX XXXX XXXX. I knew nothing about this outstanding violation so I verbally disputed it on XXXXI asked TSI for proof of the debt, I have had an active XXXX XXXX account for many years so I should not have received any toll violations. I did not get a response. As a side bar, I moved on XX/XX/XXXX and all of my mail was not forwarded until XX/XX/XXXX. (I have proof ... the actual XXXX envelopes with the forwarded date) In this forwarded mail I received the toll violation notices from the XXXX. I then tried to dispute these fees with the XXXX in XXXX but at this point they were in collection so I was told to contact TSI again. I reached out to TSI on XXXX and spoke to XXXX XXXX. She said that there was no new information regarding my dispute from 4 months ago. This is unacceptable. I paid the actual toll amount to her on the phone of {\$8.00}. This collection company can not validate this debt. They are threatening to infere in the renewal of my car 's registration. I asked to speak with her supervisor and was forwarded to a voice mail for XXXX. I should not be required to pay a {\$100.00} fee to this collection agency for 3 reasons - I disputed this fee immediately upon receipt of their notice and it's 4 months later and the have not responded -I had and have an active XXXX XXXX account -I did not receive the XXXX notices in a timely matter due to my move and my mail not being forwarded by the USPS Please assist me in this matter.</p>	3162949
2/26/19	Attempts to collect debt not owed	<p>The debt was paid and the company told me that they would remove from my credit report and they lied to me I am very disappointed the way that company lied to me in order to get their money very deceiving company</p>	3162845

Date received	Issue	Consumer complaint narrative	Complaint ID
2/26/19	Written notification about debt	<p>This is a complaint from XXXX XXXX against Transworld Systems Inc for Transworlds failure to provide requested information for the debt alleged. Consumer has received multiple demand letters and phone calls from Transworld regarding a debt that he does not recognize. Consumer is an XXXX veteran with a XXXX XXXX XXXX and XXXX, and this matter has been causing an immense amount of stress. Because of this, consumer sought legal counsel for the matter. On XX/XX/XXXX, consumer (through legal counsel) responded with a written request for documentation, including the following : a. Signed copy of the original contact (s) ; b. Any notice (s) of assignment or receipt of sale of the debt alleged ; c. Any notice (s) of delinquency ; d. Ledgers/spreadsheets/accounting statements showing how the debt alleged was accrued (including any fees and interest charges added to this debt) ; e. A copy of your debt collection rights license ; f. Proof that you are licensed to collect this debt in Arizona ; and g. Any other documentation which tends to show validity. The letter requested that Transworld respond within 15 days in order to start resolving the matter in an expedient fashion to mitigate further aggravation of consumers illness. Consumer received no response, so a CFPB complaint was filed on XX/XX/XXXX (XXXX). In response to this complaint, TransWorld responded providing statements from the original account as validation. However, these statements do not address the concerns outlined in the complaint, and do not show ownership of this account by TransWorld. Creditor 's failure to respond to a consumer 's good faith request for documentation makes it impossible for the consumer to make an informed decision regarding the debt alleged. This is a violation of USC 1692, and other federal acts which require lenders and debt collectors to act in good faith and refrain from unfair deceptive or abusive acts.</p>	3163022
2/23/19	Written notification about debt	<p>After viewing a copy of my credit report, I noticed a collection account placed on my credit report from TRANSWORLD SYSTEMS in XXXX of 2017 in the amount of {\$910.00}. First and foremost, I have confirmed that the debt collector, TRANSWORLD SYSTEMS is not licensed in the state of Texas to collect on this debt. Secondly, TRANSWORLD SYSTEMS violated FDCPA rules and regulations when they failed to send me a written debt validation notice including the amount of the debt, name of the creditor, and notice of the consumers right to dispute the debt within 30 days (see 15 U.S.C. 1692g (a)). Third, what obligation do I have at all to TRANSWORLD SYSTEMS? I have never heard of them, have no written contract with them and have never received any benefits from them, yet TRANSWORLD SYSTEMS has submitted negative information to all three credit reporting agencies (XXXX, XXXX and XXXX) against my name and social security number and is demanding payment from me in the amount of {\$910.00}.</p>	3160871

Date received	Issue	Consumer complaint narrative	Complaint ID
2/23/19	Attempts to collect debt not owed	<p>First and foremost, the account in question was paid the minute i signed the promissory note, which is treated the same as cash. This third party interloper is trying to make me repay the loan when I funded the loan myself with my signature, when the note is now matured after 9 months and is now the banks security. The promissory note before the 9 months is a valuable negotiable instrument. They are using the United States Postal service to collect and alleged debt.</p> <p>18 USC Section 1341 - Frauds and swindles Whoever, having devised or intending to devise any scheme or artifice to defraud, or for obtaining money or property by means of false or fraudulent pretenses, representations, or promises, or to sell, dispose of, loan, exchange, alter, give away, distribute, supply, or furnish or procure for unlawful use any counterfeit or spurious coin, obligation, security, or other article, or anything represented to be or intimated or held out to be such counterfeit or spurious article, for the purpose of executing such scheme or artifice or attempting so to do, places in any post office or authorized depository for mail matter, any matter or thing whatever to be sent or delivered by the Postal Service, or deposits or causes to be deposited any matter or thing whatever to be sent or delivered by any private or commercial interstate carrier, or takes or receives therefrom, any such matter or thing, or knowingly causes to be delivered by mail or such carrier according to the direction thereon, or at the place at which it is directed to be delivered by the person to whom it is addressed, any such matter or thing, shall be fined under this title or imprisoned not more than five years, or both. If the violation affects a financial institution, such person shall be fined not more than {>= \$1,000,000} or imprisoned not more than 30 years, or both.</p> <p>Here are some questions that will explain my position and I want them answer fully by the third party interloper :</p> <p>1 : When I signed a promissory note, which account did the money come from?</p> <p>2 : Was the money taken from an I.R.A., savings account, investment account, checking account, or any other type of account?</p> <p>3 : Was the promissory note deposited into an account in the name of the bank?</p> <p>4 : Was a check written backed by the funds in the amount of the promissory note?</p> <p>5 : Did the promissory note back the demand for payment issued by the bank?</p> <p>6 : Does the bank understand what the term check kiting means?</p> <p>7 : Did the bank present a loan agreement after the promissory note was signed?</p> <p>8 : Does a banking institution have the ability to deposit an I owe you, and write a demand for payment from the account where the I owe you was deposited?</p> <p>9 : When a loan agreement is signed by anyone, is the bank presenting itself as a creditor, and is the signee considered a debtor before or after the promissory note is signed?</p> <p>10 : If the bank is a creditor, and the signee is a debtor, did the bank have the money borrowed before or after the promissory note was signed?</p> <p>There is no contract between me and the third party debt collector. They stole and copied my original wet ink signature off of my original promissory note and created two new account numbers while trying to extort money out of me to repay (pay again) an alleged debt. Again the loan was paid in full when I signed the promissory note which is the same as cash.</p> <p>WHY I SHOULD NEVER PAY A COLLECTION AGENCY?</p> <p>First of all, they are not the original creditors. They are second and third party creditors. When they buy debt from the original creditor, they are usually buying a " screenshot " or paper. What this means, is they purchase a portfolio of accounts and they have the option to purchase copies of all the documentation with the file. This documentation does not come free, and can triple or quadruple the price of the portfolio. Collection agencies almost never purchase full documentation, so they are unable to provide legitimate validation. Third, they are buying accounts as a form of investment. If a debt is charged off by the original creditor, which means it has been removed from their balance sheet as uncollectible from the</p>	3160728

Date received	Issue	Consumer complaint narrative	Complaint ID
2/23/19	Struggling to repay your loan	<p>Hi, This question is regarding the lawsuit that the CFPB made against XXXX XXXX XXXX in XX/XX/2017. I had many default judgments with them and have been paying a company out of Utah called XXXX XXXX for the wage garnishments. I had asked them why they are taking payments with this lawsuit because I thought they were not allowed to pursue judgments while this is being investigated. I was told I had to pay anyway. I believe that these garnishments were all made after the statute of limitations in the state of Utah. I am so strapped paying them and my federal loans that I cant afford a lawyer. I believe that they have been taking my payments when they shouldn't be. Can someone let me know whether they can legally continue to take my money at this time? I had no idea of my rights when this went to court and no one at XXXX XXXX or XXXX XXXX XXXX will answer my questions regarding this lawsuit. I would appreciate any information that would shed light on my predicament or even what direction I'm legally able to take to get this taken care of. I would be so appreciative of any information you could grant me. I am barely surviving trying to keep afloat with the ridiculous payment they are forcing me to pay to avoid garnishing my wages and bank levies.</p> <p>I can be reached at XXXX or are (XXXX) XXXX. Thanks so much for your time.</p> <p>Sincerely, XXXX XXXX</p>	3160997
2/23/19	Attempts to collect debt not owed	I was notified by Transworld Sys Inc. of their account # XXXX of a debt claimed by XXXX XXXX XXXX for {\$760.00}. I have not received any invoice from XXXX XXXX XXXX, and I have requested one several times from Transworld System showing any charge without anyone sending an invoice. There is no proof or basis given for the charges. In addition, medical services will mean that I get a notice from Medicare on what Medicare was charged, permitted, and paid. Medicare will show what I owe. I have not received any information from Medicare regarding XXXX XXXX.	3160908
2/22/19	Attempts to collect debt not owed	Attempts to collect a debt not owed.	3159850
2/22/19	Incorrect information on your report	I'VE SENT NUMEROUS OF POLICE REPORTS OF MY IDENTITY THEFT REPORT AND THE CREDIT BUREAUS REFUSE TO CORRECT THE INFORMATION ON MY REPORT AND IT WAS NOT ME THAT DID THESE FRAUDULENT TRANSACTIONS ON MY REPORT.	3160407
2/20/19	Incorrect information on your report	<p>Dear Sir/Madam, I was sued by XXXX XXXX XXXX XXXX XXXX (XXXX) sometime in XX/XX/XXXX. The entity claimed they owned my private student loans. However, they did not have the proper documentation to prove this. In XX/XX/XXXX, XXXX decided to dismiss the case against me with prejudice and drafted a Release and Settlement agreement. XXXX refused to accept my redlined changes and the document was never executed. XXXX District Court ended up disposing of the case for statistical purposes which means in other words the case was dropped. As a result of XXXX meritless claims my credit score has been negatively affected. I am unable to get a loan for much needed home repairs as I had a basement flooding recently. I know that it is a violation of CFPB policy for an entity to submit false information to the credit bureaus in order to collect. In XX/XX/XXXX, CFPB have filed a consent order against XXXX and Transworld Systems (TSI) and this was one of the reasons. I know I can not be the only individual who has filed a complaint against XXXX in this regard. Please have XXXX remove all negative collections, trade lines and amounts from my credit report. They have no right to continue to impact my credit score when they have no legal standing. I have filed complaints with the Credit Bureaus but they are unable to conduct a proper investigation. CFPB needs to intervene and request that XXXX and TSI remove all trade lines, negative collection amounts from my credit report immediately.</p>	3158361
2/20/19	Attempts to collect debt not owed	I have call from XX/XX/2019 and XX/XX/2019 that were made by transworld system Inc trying to collect a debt that is not for me but for the previous owner of my phone number . I have told them that he doesnt own this phone number any more but they are still calling me.	3156812

Date received	Issue	Consumer complaint narrative	Complaint ID
2/20/19	Incorrect information on your report	<p>Transworld Systems Inc. has entered inaccurate information as a medical collections on my report. I do not know who this company is, I have never had business with company. I am exercising my rights under FCRA 611 (a) (6) (B (iii) which provides that a consumer may request a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available.</p> <p>In compliance with this method of investigation request, please provide the following : The description of the procedure used to determine the accuracy and completeness of the information.</p> <p>Name, address, and telephone number of each person contacted regarding this alleged account.</p> <p>A copy of any documents provided bearing my signature, showing that I have a legally binding contractual obligation to pay them the exact amount claimed.</p> <p>Any automated response or e-Oscar verification is unacceptable.Under the laws of the FDCPA, I have contacted the collection agency myself and have been unable to get them to verify that this is indeed my debt. I DO NOT HAVE A CONTRACT WITH THEM. They have violated my Hipaa rights by obtaining my medial information and billing ignorer to collect a debt that they purchased. They have updated my credit report as a " Paid " collections and i have never paid them. I would like for them to prove their claim that I legally owe them money and that funds was paid to Transworld Systems Inc. PROVE IT!</p>	3157784
2/19/19	Written notification about debt	requested validation on basis of violation through cfbp and on XX/XX/, 2019 received packet that contained someone else information and accounts. Therefore I'm positive my confidential information was sent to someone else. My initial complaint Detailed and implied my concerns of HIPPA violation. To send wrong information and someone else at that is the icing on the cake. The 30 day window has passed for validation.	3155782
2/18/19	Written notification about debt	On XX/XX/2018, I rented a car from XXXX XXXX XXXX XXXX at XXXX airport, Florida. The man that worked with me didn't mention or offer toll road charge prior to my rental. It was my first time being in the state of Florida so I didn't know anything about toll road. Nothing in the paperwork that I signed that state about the toll fee charge. I received the car and drove out and got on the way to where I wanted to go. I saw a XXXX sticker on the inside of the windshield on the driver 's side. I just thought that it was good to use since nothing was mentioned during the paperwork. I drove the car for the total of 3 days. I returned it on XX/XX/2018. At that time, they didn't even mention or ask anything about the toll charge. Until 2-3 weeks later, I received mails stating that I have to pay the toll fees, which I had no clue that I need to pay for. XXXX XXXX XXXX XXXX charged my bank account by the amount they claimed that I owned them. My bank thought it was a fraud because I live in California and the payment was charge outside California, so they void my credit card as fraud, and is was the reason that XXXX XXXX XXXX XXXX is trying to reach me through XXXX XXXX XXXX to collect the money as debt. As a customer, I need to know what fee XXXX XXXX XXXX XXXX will charge me other than the car rental fee. I will not pay anything until I have the answer from XXXX XXXX XXXX XXXX.	3154954
2/15/19	Attempts to collect debt not owed	Hi, Back when I was a student in college in XXXX of XXXX, I had a sick day at work, and my manager demanded that i go to the doctor to get a doctors note for missing work that day. My job was at the XXXX XXXX XXXX and was considered a " work study " position offered for students who needed to work 20+ hours a week because they were low income students and also had the opportunity to do school work and focus on studies at the same time. I went to the doctor paid my co-pay and that was it. I got my note, paid my dues and was on my way to not being fired for being sick. Unfortunately 2 years later I have a collection on my credit report from XXXX XXXX. As soon as i figure this out I pay my debt through the debt collection agency. I had gotten no notice and was completely unaware that there was even a {\$160.00} bill attached to my name for this doctor 's visit. If i knew I had to pay that much money for this I would have never went to the doctor. I feel like i was taken advantage of as a young student by a XXXX. Now i have a collection on my credit report for {\$160.00} that i did pay back in full, in early XXXX and it is still till this day negatively impacting my credit score and report. I just truly feel that I am not the only person this happens to, and it feels completely unfair and out of my control that this happened to me and is negatively impacting my life.	3152886
2/15/19	False statements or representation	I filed a complaint and the company did not reply to the two accounts I am disputing. for account numbers XXXX there are two different TSI account numbers XXXX the amount is {\$260.00} and for XXXX the amount is {\$730.00}. The bill that I have from TSI is for {\$970.00} and it appears my insurance paid part of the bill. My Co-Pay should have only been {\$100.00}. The amounts they are trying to collect is incorrect. On my credit report under TSI the only bill thewy are showing is {\$730.00} which is another incorrect amount.	3153279

Date received	Issue	Consumer complaint narrative	Complaint ID
2/15/19	Problem with a credit reporting company's investigation into an existing problem	<p>I have made several attempts to have the following information removed from my my XXXX and XXXX reports (due to the age, paid off status) : Transworld systems # XXXX (medical- XXXX XXXX XXXX XXXX bill) reported to collections (on XX/XX/2014) account by calling XXXX. I spoke with a representative who denied numerous times that they, 1. had the account and 2. reported it to the credit bureaus. I specifically asked numerous times (on a recorded call) to have the item removed and WHY I was making said request, to all request she kept trying to only " give me a letter saying it was paid in full. " I AM well aware it was paid in FULL, I expressed that to her over and over. I again stated my request to have it removed due to age, per the credit reporting laws (" The Fair Credit Reporting Act (FCRA) is a federal law that regulates credit reporting agencies and compels them to insure the information they gather and distribute is a fair and accurate summary of a consumer 's credit history ") She again pretended to not understand my request. I then told her I would be making a complaint through this agency for a remedy of item removal. I asked to speak with a supervisor, none were willing to come to the phone! I am asking CFPB to assist me in having this item removed from my credit report due to age/history.</p>	3153271
2/14/19	Dealing with your lender or servicer	<p>Hi. I have a student loan (XXXX) that was recently transferred from XXXX to XXXX XXXX XXXX last year.</p> <p>I send my payments to them through XXXX Bill Pay (electronic transfer). I pay {\$70.00} a month. On XX/XX/XXXX I received my paper statement in the mail that said I had not made a XXXX payment. I immediately contacted the company, as in fact, I had made the payment on XX/XX/XXXX through XXXX Bill Pay. After several calls and being bounced around by multiple people who claimed there was nothing they could do if it was not showing on my account (and a representative who hung up on me), I finally spoke with someone who said they could submit a ticket to accounting for review. I told them to place my account on hold while they investigated so I would not have to make payments in the interim. As you can imagine, I did not want to send money to a company who lost my money. At this time I also emailed them the Proof of Payment from my bank. I am attaching the proof of payment and complete email string of this communication.</p> <p>After not hearing back from the company, I called to follow up on XX/XX/XXXX. They told me there was no update and it was still under review. I again stated that I wanted everything noted on my file and that I did not want to be sent to collections/credit bureaus for a payment I had made. I then repeated that the understanding I have is that I will not be making payments until this is resolved. I also asked them to verify that the collection paper letter I had received was not meaning I was being sent to collections/credit bureaus. The woman told me they were unable to stop the paper letter, but I had nothing to worry about with credit bureaus/collections.</p> <p>On XX/XX/XXXX I was alerted that there was activity on my credit report by a monitoring service I have. I saw that it was from XXXX. I sent them an email immediately. They responded that it was still in review (on attached email).</p> <p>Today, XX/XX/XXXX I contacted them and XXXX again to find out what I can do about this. I need help. I made my payment on time. I made a subsequent payment of XXXX amounts due today because I can't keep holding on sending them payments and ruining my credit. This is unacceptable. I need help. I desperately need you to help me so this company does not mismanage my money and then destroy my credit that I've worked so hard to get. Please. Please. Please.</p>	3152322
2/14/19	Incorrect information on your report	<p>I keep disputing a debt collection listed on my XXXX report. It shows that Trans World Systems collection for as of today {\$24000.00}. However this was put into a bankruptcy, that included an adversarial hearing which included TWS. This account should be listed as included in bankruptcy and not a collection account. XXXX and XXXX both removed this account from my credit report. The only one that will not is XXXX.</p>	3152003

Date received	Issue	Consumer complaint narrative	Complaint ID
2/14/19	Attempts to collect debt not owed	<p>I received an alert from my XXXX XXXX app about a medical bill in collections (date of service XX/XX/XXXX) with XXXX XXXX XXXX MD account : XXXX.</p> <p>I contacted my insurance (XXXX XXXX XXXX) because I know I was covered on the date of service. XXXX explained to me because XXXX XXXX XXXX wasnt my PCP it wasnt paid.</p> <p>I initiated a dispute with the respective credit bureaus and the debt collector. I also contacted XXXX.</p> <p>On XX/XX/XXXX I received a call from XXXX with XXXX asking me to grant permission to Transworld so they can further discuss my dispute. XXXX also alerted me that it is a NJ state law that I should not be billed due to the coverage plan I was under.</p> <p>I granted permission for the two parties to speak. XXXX spoke with Ms.XXXX from Transworld explaining to her I was covered by Horizon, I shouldnt be billed as per NJ state law. Ms.XXXX stated she would update the file and adjust it accordingly. I still havent reached a resolution and today is XX/XX/XXXX.</p> <p>Debt Collector : Transworld Systems INC. (XXXX) XXXX XXXX XXXX XXXX XXXX XXXX XXXX , PA XXXX Doctor Office/Creditor : XXXX XXXX XXXX MD XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NJ XXXX</p>	3152308
2/14/19	Dealing with your lender or servicer	<p>My two loans recently came out of forbearance. I made the first payment without incident and on time. The second month, I made the payments online using the same process, on XX/XX/XXXX. The payment cleared my account on the same date.</p> <p>As of today, XX/XX/XXXX, the payments are still showing as " Pending " in the lender 's online portal. I've sent emails to the lender, who indicated they would " keep an eye on this ". I then contacted the lender by telephone, who insisted that I needed to send them proof from my bank that the payment had cleared.</p> <p>Now I'm on the telephone, and I've been told by XXXX XXXX, the manager, that the technical team needs to look at this, and that it'll take until tomorrow.</p> <p>The payment will be late effective XX/XX/XXXX.</p>	3152315
2/14/19	Written notification about debt	<p>This is a complaint from XXXX XXXX against Transworld Systems Inc for Transworlds failure to provide requested information for the debt alleged. Consumer has received multiple demand letters and phone calls from Transworld regarding a debt that he does not recognize. Consumer is an XXXX XXXX with a XXXX XXXX XXXX and XXXX, and this matter has been causing an immense amount of stress. Because of this, consumer sought legal counsel for the matter. On XX/XX/2019, consumer (through legal counsel) responded with a written request for documentation, including the following : a. Signed copy of the original contact (s) ; b. Any notice (s) of assignment or receipt of sale of the debt alleged ; c. Any notice (s) of delinquency ; d. Ledgers/spreadsheets/accounting statements showing how the debt alleged was accrued (including any fees and interest charges added to this debt) ; e. A copy of your debt collection rights license ; f. Proof that you are licensed to collect this debt in Arizona ; and g. Any other documentation which tends to show validity.</p> <p>The letter requested that Transworld respond within 15 days in order to start resolving the matter in an expedient fashion to mitigate further aggravation of consumers illness. It has been over 21 since this request, and we have received no response. Creditor 's failure to respond to a consumer 's good faith request for documentation makes it impossible for the consumer to make an informed decision regarding the debt alleged. This is a violation of USC 1692, and other federal acts which require lenders and debt collectors to act in good faith and refrain from unfair deceptive or abusive acts.</p>	3152660
2/12/19	Communication tactics	<p>Company calls, usually from XXXX XXXX every day. Robocall tells me to call back, I call back, but they say I am not in their system, and I have to wait on hold to speak with a manger to be put on their do not call list. Every time, they tell me I will be added to a list, or taken off the list, but their robocaller continues the harassment. They still can not find any record of my number, and call every day.</p>	3149833
2/11/19	False statements or representation	<p>I was balance billed for a medical bill and was told that all prices would be for in-network pricing. Date opened was XX/XX/XXXX and was reported on XX/XX/XXXX. I settled the price with the medical office and they still sent my information to collections. The name of the debt collection office is Transworld Systems.</p>	3148292

Date received	Issue	Consumer complaint narrative	Complaint ID
2/8/19	Communication tactics	<p>I went to hospital on XX/XX/2017 and Never got treatment or advice and not even seen Doctor. I called Hospital and billing dept says we don't know about this bill for XXXX and told me I bill \$ XXXX.I received letter from collection agency that I owed to hospital bill for doctor {\$1000.00} I disputed to and spoke to XXXX and she did dispute as I told her.</p> <p>I called couple of months to collection agency the gentle men was very rude and he disrespect me.</p> <p>I dont know how the hospital or the collection agency charge me {\$1000.00}.</p> <p>with out seeing doctor How they charge me doctor bill this looks fraud.</p> <p>No treatment not even any advice from hospital.</p> <p>Please solve my problem the collection agency reported to credit beauro and because of this fraud my credit score went down and showing negative on my credit report.</p> <p>Please solve my problem I will be appreciate.</p>	3146390
2/8/19	Attempts to collect debt not owed	<p>In accordance with the Fair Credit Reporting Act, Section 609 (a) (1) (A) your credit reporting agency is required by Federal Law to verify physical records on file of the original signed account or contract form of any accounts that you post on my credit report.</p> <p>I am requesting to see verifiable proof of the original consumer contract with my personal signature on record. I have listed below the accounts that are still on my credit report that are not my accounts, and need to be removed promptly. Under FCRA unverifiable accounts must be removed. I have NEVER had any accounts opened at XXXX XXXX. This has lowered my Credit 17 Points and this is NOT my debt.</p> <p>This was not my bill and there was no proof given that it is. I have send multiple certified letters and this still remains on my credit. Please delete this off my account if you can not verify physical records, this is affecting my credit, Account XXXX XXXX XXXX XXXX Ohio Not my Account/Remove</p>	3146472
2/8/19	False statements or representation	<p>On XX/XX/XXXX I had a XXXX at XXXX XXXX XXXX XXXX. I have been making payments on this account to XXXX directly. I currently owe {\$150.00} from that date according to XXXX website. Today I was contacted by transworld systems to pay a balance from that date for that doctor of {\$300.00}, which is the previous balance. They gave me a fake account number that doesnt remotely resemble any other XXXX account number Ive seen. They tried to say it was a different debt and then they tried to say it was a balance from XXXX. I look online at the XXXX portal and they say I owe {\$150.00} from that day in question. I am livid because they are trying to extort money from me that I do not owe. I have asked them not to contact me again.</p>	3146243
2/7/19	False statements or representation	<p>I am a NJ XXXX account holder. Account # : XXXX My vehicle license plate number is : XXXX My account is current, and is enrolled in auto pay. For some reason my tag is not being read in NY, and I've accumulated 32 toll violations.</p> <p>I have no idea why my tag is not being read and why I keep getting violated and not recognized under NY XXXX tolls as a NJ XXXX client.</p> <p>Please refer all the outstanding tolls (and subtract the violation amounts) directly to my NJ XXXX account.</p> <p>I see no reason why I should be forced to having to pay toll violation fees in addition to actual toll value, as I am an XXXX account holder. If NY and NJ uses different XXXX facilities, they should be labeled accordingly and not be held under the same umbrella.</p> <p>Otherwise, I will be referring these toll violating methods to the Attorney General Office in each respective states, for predatory practices.</p>	3146140
2/7/19	Written notification about debt	<p>The company, Transworld Systems. Also known as TSI continuously fail to properly validate a medical debt they say I owe. On XX/XX/2108, I requested a debt validation. They only sent me a print out of a bill, which included private medical information. They failed to send me a requested HIPPA release form with my signature on it authorizing XXXX XXXX to share my private medical information with them.</p> <p>Yet, they continue to report negative information to the credit bureaus making it hard for me to maintain good credit. They claim that the situation was resolved, but it wasn't.</p> <p>The debts are in the amount of {\$1000.00}, {\$500.00} and {\$250.00}.</p>	3145682

Date received	Issue	Consumer complaint narrative	Complaint ID
2/6/19	Took or threatened to take negative or legal action	I took out 4 student loans while attending the XXXX XXXX XXXX between XXXX. These loans were originally service through XXXX XXXX XXXX. I took out 2 loans XX/XX/XXXX and XX/XX/XXXX in which I defaulted on both. As of XX/XX/XXXX those two loans were no longer serviced through XXXX and when then sent to Transworld system. I was contacted by Transworld system around this time regarding my loans and was told that they were a debt collection company who would be now collecting payments for my loans. They stated that my loans were through XXXX XXXX XXXX and that it was important that I paid to avoid being sued. They also stated that interest would still be collected on my loan even though they were in collections. I stated to them that if they are in collections then there shouldn't be any interest and I was told by the representative that even though the private loans are in collection they are still subject to collect interest. I said okay and agreed to a XXXX monthly payment. When unable to make these payments I was threatened to be sued and taken to court. After looking at my loans carefully I see that my original lender was XXXX XXXX XXXX on my 2 loans that XXXX XXXX XXXX had. I realized that XXXX XXXX XXXX bought my loans from XXXX XXXX XXXX. I also see that XXXX XXXX XXXX has made headlines regarding falsifying documents and taking people to court with not the proper documentation. I also see that they have to pay back XXXX XXXX dollars and that they have to go through 800,000 student loan files and make sure that they have the proper documentation. I'm one of those students who would like to make sure that they have the correct documentation on me and that they were not collecting payments from me after the statute of limitations. Because I have been subject to their harassment of being sued and taken to court and this can be proven because when ever they would call in the representative would state that the call was being recorded. I would like proof that my loans originated from XXXX XXXX XXXX and were not bought. Because I have proof that they originated from XXXX XXXX XXXX. I also want proof that they collected debt from me within the statue of limitations for Michigan because at the time that is where I was living. I would also like proof from the pre-recorded calls that I was threatened to be sued for any nonpayments and breaking my agreement. I will also like to know why I'm now paying money to XXXX XXXX XXXX another debt collection company that has threatened to sue me once on behalf of XXXX XXXX XXXX. After seeing how XXXX XXXX XXXX has made headlines again I have now decided to seek legal counseling regarding what I have gone through with this company. I want what is right for me and I know that XXXX XXXX XXXX has violated many laws against me as well as others	3143928
2/6/19	False statements or representation	XXXX XXXX debt was paid in full to original creditor XX/XX/XXXX. I was told by original creditor debt would be removed within 30 days by TSI collection agency on two occasions by phone in XX/XX/XXXX and XX/XX/XXXX. Received collection notice debt paid in full with a XXXX balance from TSI transworld systems XX/XX/XXXX. Account is still reporting on all three credit reports after being told it would be removed in XX/XX/XXXX it is now XX/XX/XXXX.	3144762
2/6/19	Written notification about debt	XXXX XXXX XXXX XXXX, XXXX is charging for XXXX {\$570.00} which are claiming that insurance didnt cover, XXXX never notify me the consumer when they did the XXXX how much I was going to pay, if insurance didnt cover costs, they send me a bill after the procedure.	3144478

Date received	Issue	Consumer complaint narrative	Complaint ID
2/5/19	Written notification about debt	<p>In XX/XX/XXXX, I had an emergency medical in XXXX XXXX NV - away from home. I was treated in ER and was hospitalized. Numerous bills resulted from hospital, ambulance company, other doctors that treated me. I requested payment plans with most of them.</p> <p>I received an invoice from XXXX XXXX XXXX, XXXX mid XXXX. I entered into a payment plan with them for {\$25.00} per month XX/XX/XXXX. I did not realize the would not deduct the {\$25.00} per month automatically like the other arrangements I had made.</p> <p>On XX/XX/XXXX, I received one letter from Transworld Systems Inc a collections agency letting me know they were trying to collect a debt from XXXX XXXX XXXX. I checked my file for all of my medical bills from my XX/XX/XXXX hospitalization and had no such bills from that name.</p> <p>I received two calls in XXXX one on XX/XX/XXXX and another on XX/XX/XXXX, both made to my cell number and from an off shore collections agency from XXXX with a very thick accent saying he was trying to collection a debt from XXXX XXXX XXXX. He asked me to verify by SSN and date of birth both times and I refused since it was an off shore company and call and I could barely understand the caller I told him I was not comfortable verifying my DOB or SSN over the phone and on both calls asked for a letter to be sent to my home address so I could verify the debt. I got no such letter.</p> <p>On XX/XX/XXXX I got an alert that a derogatory account was added to my credit bureau impacting my credit rating and score. I called the number on the notice through the credit alert and I called it about a dozen times, it would connect me to a voice mail that was full. So, I was able to finally connect with Transworld Systems on XX/XX/XXXX. They said they would go back to the doctor billing office and explain the confusion with the different names of the billing and the collections notice and basically said there was nothing that could be done.</p> <p>As of today, I have paid the collections agency in full for {\$250.00}. Now, I want to dispute the collections practices. There was an error on my part when I set up the payment plan in XXXX for {\$25.00} a month. I thought they would take the money out every month and they didn't and since it was not paid they sent to collections.</p> <p>The name on the Collections notice was for XXXX XXXX XXXX but the name on the actual invoice from the Doctor that I made the payment plan with was XXXX XXXX XXXX, XXXX. I did not know that the collections agency debt was for XXXX because the collections notice said it was for XXXX.</p> <p>When the collections agency called me on XX/XX/XXXX and XX/XX/XXXX I would not verify my info and I asked for a letter via mail to verify the debt. Neither call resulted in a letter and therefore they did not allow me to verify the debt.</p> <p>Transworld Systemrs Inc XXXX XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX XXXX Spoke with XXXX XXXX I spoke with Tranworld approx. 7-8 times to resolve this.</p>	3143477
2/5/19	Communication tactics	<p>Today I got a call from a debt collector TSI. The rep said it was on a recorded line despite me not giving consent and I asked what it is in regards to she told me and I asked to only correspond by mail with no more phone calls. She then asked me how I would like to take care of the matter and I said when I get the paperwork I will have a look at it. She said well the paperwork takes 7 to 10 days to get to you I need to know how youre going to take care of it before then and I said this is the 2nd time Im asking you to only correspond by mail. This is total harassment!</p> <p>She laughed and said youve been in collections for almost a year Im asking how you plan on paying for it I said this is the 3rd time Im asking to correspond only by mail.</p> <p>She said I know you are aware of this bill and I want to know how much youre going to pay today. I said this is now the 4th time Ive asked to end this call and correspond by mail only.</p> <p>She said youre in collections you owe {\$1000.00} and I need to set up the payment today and I said for the 5th time i am asking to only correspond by mail on this matter She laughed again and said well we arent going anywhere I will end this call now and will call you again</p>	3143644

[illegible]

Date received	Issue	Consumer complaint narrative	Complaint ID
1/22/19	Attempts to collect debt not owed	<p>On XX/XX/XXXX, a charge appeared on our XXXX Credit card from " XXXX " (see the attached document # 1). I asked those with access to this card in our family if they had used any such service from XXXX XXXX, and they said no.</p> <p>I immediately called XXXX to tell them this is an unauthorized charge. They posted a conditional credit to our card for this charge. I explained to them that nobody in our family had lost their physical card, but that someone must have gotten hold of the card #. XXXX then closed the account, and opened a new card.</p> <p>Meanwhile, XXXX mailed a huge amount of documentation to me. By looking at these documents (see attached 'huge documentation ' document), we saw clearly that this is a completely fraudulent use of our credit card by someone out there. The charge was incurred down in XXXX, Texas, apparently (and supposedly) between two supposed 'law offices '?</p> <p>XXXX XXXX then turned the charge over to their collection agency, Transworld Systems , Inc. " tsi " The XXXX XXXX documentation shows a name of " XXXX XXXX " as the one who paid for their delivery services. We have no such person in our house, and no such authorized user of our card.</p> <p>Transworld sent a letter to " XXXX XXXX " at our address in XX/XX/XXXX demanding payment on behalf of XXXX. I immediately wrote them a response, stating that we completely reuse this charge ; we are not responsible. No such authorized user of our credit card made that charge ; we have done no business in XXXX, TX ; we have no shipping " account " with XXXX (as the XXXX documentation shows) ; no member of our family or authorized card holder lives anywhere near XXXX ; we did not order anything sent from one 'law ' office to another in XXXX ; and there is no such person here named " XXXX XXXX ".</p> <p>On XX/XX/XXXX, Transworld sent " XXXX XXXX " a second letter at our address (see document # 3) this time saying, " Thank you for your inquiry ", and your " request for validation ". But our previous XX/XX/XXXX letter had neither been an 'inquiry ' nor a 'request for validation ' ; it was a firm rejection of all their claims that we are responsible for this charge.</p> <p>On XX/XX/XXXX, Transworld sent a third letter to " XXXX XXXX " at our address (see document # 4) saying they had not heard back from us. I am sending them another letter today (XX/XX/XXXX) again, denying any and all responsibility for this charge and explaining why we are not responsible for (see document # 5).</p> <p>Whoever made this fraudulent charge did so only with the card # (not with the physical card), as we made certain that no authorized user of our card had lost or misplaced his physical card.</p> <p>Thank you! XXXX XXXX (primary XXXX card holder)</p>	3130442
1/22/19	Took or threatened to take negative or legal action	<p>XX/XX/XXXX I visited XXXX XXXX XXXX in XXXX, MO which required a XXXX XXXX. The XXXX XXXX was read by a separate entity -- XXXX XXXX XXXX XXXX XXXX, also in XXXX. I received two bills from XXXX XXXX XXXX (for this and a separate XXXX XXXX visit) and paid both in full. I was recently informed by a credit monitoring service that I had an account in collections from XXXX XXXX XXXX (an entity that to my knowledge I never received services from) on XX/XX/XXXX which was opened on XX/XX/XXXX for {\$280.00}. Upon investigation (calls to XXXX XXXX XXXX billing number) I was informed they had attempted to send bills to my address which were returned for an inaccurate address. When I asked about the address they had, they acknowledged they had no apartment number listed and had done nothing to attempt to verify the accuracy of the address while also acknowledging that sometimes address are 'not supplied correctly ' by those they contract for. The phone number they had listed for myself was accurate and they acknowledged they never attempted to contact me via phone to ask for a correct address or inform me that I owed them money (or even had a relationship with them). In summary, my excellent credit score has been significantly impacted through no fault of my own due to incompetence and/or negligence by XXXX XXXX XXXX who had six months to attempt to contact me to inform me of the bill and did not. Instead they referred my account to a collection agency whom I contacted within minutes of being informed of the amount owed.</p>	3130654
1/21/19	Attempts to collect debt not owed	<p>As I already reported via telephone, I am a Victim of identity theft. I have recently learned that my personal information was used to open an account at XXXX XXXX XXXX. I did not open this account, and I am requesting that the account be closed and that it be absolved of all charges on the account. This account was bought by this Transworld a third party, which acquired a debt that was not authorized and is not lawful to pursue action on something that has not been validated.</p>	3129744

Date received	Issue	Consumer complaint narrative	Complaint ID
1/21/19	Attempts to collect debt not owed	I moved out of the house located at XXXX XXXX XXXX XXXX NY XX/XX/2010 and someone was using my name there for XXXX XXXX account. I spoke with XXXX and they told me if I provided proof they would remove the account. I mailed them the lease of my new address and this account was never removed and its affecting my credit	3130008
1/21/19	Communication tactics	<p>I received a phone call today from Transworld Systems Inc. Upon answering the phone, the representative identified themselves by their name only, not who they were with, and asked to speak with my husband. When I stated that he was unavailable and that I was his wife, and how could I help them. They verified that I said I was his wife and then proceed to tell me that they were a debt collector and that they were calling to collect a debt and that the call may be recorded. They proceeded to tell me the amount of the debt and who the debt was owed to. I then asked to speak with a supervisor. I explained to the supervisor what had happened and that I was not listed on that debt. I questioned how they had gotten my phone number since I had no part of that. The supervisor, XXXX XXXX, stated that they were trying to collect a debt and that it was not a violation to disclose that information to me. Mr XXXX said that he was looking at the Alabama State Law and that he was permitted to release that information to residents of Alabama. I informed him that we lived in Florida and he said that was the case also. When I mentioned the FDCPA, he stated that it was within their guidelines also.</p> <p>Upon completing the call, I reviewed the guidelines, and my review indicates that it is a direct violation of the law for them to disclose the information concerning the debt to me since I am not listed on the debt.</p> <p>I then called back and spoke to Mr XXXX ' supervisor, XXXX XXXX. After explaining the situation to Mr XXXX, he also insisted that they were within their rights to disclose this information to me. I informed Mr XXXX that this debt was being disputed, and we had never received a bill prior to the one that we received from them.</p> <p>I am very concerned about this situation. I do not know how they obtained my phone number since, again, I am not listed as a responsible party for this debt. The methods that they used to obtain my number could have also obtained other numbers, such as his ex wife, and his personal, private information could have been disclosed to them.</p> <p>My husband will be submitting a complaint also on his behalf.</p>	3130000
1/20/19	Dealing with your lender or servicer	<p>I was taken to court by the XXXX XXXX XXXX XXXX XXXX (XXXX) for owing money on past due student loans. I have reached out to their legal representatives " XXXX, XXXX XXXX XXXX, XXXX. " many times over several months to obtain proof of ownership of the loans. The law group has told me many times they have sent XXXX these request but I still have not received documentation necessary to prove they have ownership of the loans they are suing me for.</p> <p>PS - XXXX also does not list their contact information publicly and XXXX, XXXX XXXX XXXX, XXXX. will not provide it to me.</p>	3129212

Date received	Issue	Consumer complaint narrative	Complaint ID
1/20/19	Written notification about debt	<p>Note : The selections for my type of complaint were not exactly what has occurred so I chose the closest.</p> <p>I am trying to pay off debt but can not get Transworld Systems Inc (TSI) to send me a current statement. TSI is the debt collector for XXXX XXXX XXXX XXXX XXXX XXXX. I have not received any statements from TSI since XX/XX/XXXX. I received a letter from the US Department of the Treasury (dtd XX/XX/XXXX) indicating my tax refund ({ \$420.00 }) was applied to my debt.</p> <p>I contacted TSI (XXXX) XXXX by phone 4 times in XX/XX/XXXX : 1) XX/XX/XXXX/XX/XX/XXXX - I did not document date and person I spoke. I requested a statement be sent to me. I believed they would send me a statement so I could payoff the debt. A statement was not sent to me.</p> <p>2) XX/XX/XXXX, XXXX XXXX PST. Spoke with XXXX. I told XXXX that I had previously called requesting a statement be sent to me. She was able to see in their system that I had previously called. She indicated that statements had been sent to me and she didn't know why I had not received them. She said another statement would be sent to me. A statement was not sent to me.</p> <p>3) XX/XX/XXXX XXXX XXXX PST. Spoke with XXXX. I explained to XXXX that I had called two times before requesting a statement be sent to me. XXXX indicated that a form had to be submitted by customer service rep and that the prior reps had not submitted the form. XXXX said he would submit the form so a statement could be sent to me. A statement was not sent to me.</p> <p>4) XX/XX/XXXX. Spoke to XXXX. I explained to XXXX that I have called 3 times before requesting a statement and that I have not received one. I requested to speak with a supervisor but XXXX said a supervisor was not available. XXXX indicated that statements have been sent to me but asked if I had opened all the mail I receive because their statement look like junk mail. I asked if there was a way they could email me a statement or if there is a way that I can pay online and was told no. XXXX promised I would have a statement within 2 weeks. A statement was not sent to me.</p> <p>I still have not received a statement. I don't understand why TSI will not send me a statement. It seems as if they want interest and penalties to accumulate and then just take additional money from my tax refund.</p> <p>My intent is to resolve this debt as soon as they send me a statement.</p>	3129415
1/18/19	Struggling to repay your loan	<p>After Graduation from University of XXXX in XX/XX/2007, I received a phone call late at night and was advised they were holders of my Student and Private Loans and need to consolidate. (I do not recall who the company was that said they were the holders of my loan) They Gave me 2 options for payments, which I didn't really understand what was going on. XXXX and XXXX then started sending me statements and I have since always made a payment of the total payment, if I couldn't pay the amount I have always sent { \$100.00 } or more to keep in good standings. I have recently found ourselves over extended and other financial occurrences in our life have taken a toll on our finances, in which I am trying to resolve. XXXX options of assistance after forbearance is not something I can financially satisfy at this time. I have continued to send \$ 100- \$ 200 month. However they have placed my loans in default and now I am being contacted by XXXX XXXX XXXX who tell me they are the collectors for XXXX XXXX XXXX XXXX XXXX XXXX. They too are unwilling to work with me on my payments or accept a minimal monthly payment. I have to pay at least { \$2800.00 } to get me out of default and then { \$880.00 } mo. If I could pay that I wouldn't be in this situation. My other options is to pay { \$5000.00 } down and \$ XXXXmo for 60 months and then deal with increase of payment at the end of 60 months. They have denied me origination paperwork of loans being sold to them or my signature of agreement. This company is ridiculous and hounding and no assistance with working with their customers. I had { \$100000.00 } in loans for my education in XX/XX/2007, I currently have around { \$60000.00 }. They are threatening me, because it has been 30 days since they have been in contact with me that they are going to garnish my wages.</p>	3128157

Date received	Issue	Consumer complaint narrative	Complaint ID
1/18/19	False statements or representation	<p>On XX/XX/2018 I received a collections letter from Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXXXXXX XXXX XXXX, PA XXXX in reference to an account (# XXXX) being collected for XXXX XXXX.</p> <p>It indicated an amount due of {\$4700.00}.</p> <p>I have never done business with XXXX XXXX nor have I ever opened any accounts with this company and I have never requested any credit from this company.</p> <p>I sent a certified letter to Transworld Systems Inc. letting them know that I dispute the debt, and I have not heard anything from them since.</p> <p>They (Transworld Systems Inc.) also did a hard inquiry on my credit report on XX/XX/2018, and I am not certain how they or XXXX XXXX would have my ss # as I have never done any business this company, opened any accounts with this company or requested any credit from this company.</p>	3127975
1/18/19	Written notification about debt	<p>Seven medical bills that were in collection was paid in full over a year ago. These items still show on my credit report with major deficiencies to my credit rating hence I am unable to refinance my family home.</p> <p>Thank you</p>	3128616
1/16/19	Incorrect information on your report	<p>Someone opened an account in my name which caused a debtor status to be placed against me. Now I am taking this step remove this potentially fraudulent information from my credit file. Moreover I do not recognize the account number listed for these item reporting nor do I recall establishing an account with the collector nor there predecessor</p>	3126322
1/15/19	Dealing with your lender or servicer	<p>On XX/XX/XXXX, I opened a consolidation student loan through XXXX XXXX XXXX. The consolidation loan made a disbursement to a traditional student loan also held by XXXX XXXX XXXX on XX/XX/XXXX. Said disbursement resulted in an overpayment and, as such, the traditional student loan has remained open.</p> <p>After discovering the overpayment, on XX/XX/XXXX I called the consolidation loan servicer, XXXX XXXX XXXX, XXXX (XXXX), and requested that the overpayment be applied to the new, consolidation student loan. I was told by the customer service representative that this would take 3-4 business days to complete and that, thereafter, the traditional loan would be closed.</p> <p>On XX/XX/XXXX, I checked my account via XXXX 's website and noticed that rather than the overpayment being applied to the consolidation student loan, the original payoff from XX/XX/XXXX had been reversed, leaving the traditional student loan with a balance. My consolidation loan in turn had a larger balance, confirming that the payment had indeed been reversed.</p> <p>Since then, I have called three times per week, and each customer service representative has told me that they have emailed your e-check department and have not had the courtesy of any reply. This is unacceptable. As of XX/XX/XXXX, I have received a bill with a due date of XX/XX/XXXX for the traditional student loan. It has a balance and it has accrued interest and the account is now open and accruing daily interest.</p>	3125791
1/15/19	Attempts to collect debt not owed	<p>The Doctor 's office charged me for a broken appointment last XXXX. I had called and personally spoken to the receptionist and cancelled the appointment. She asked me why and I told her.</p> <p>I have received bills from the Dr. 's office, the bill collection agency, and repeated phone calls about this bill.</p> <p>I have written letters to the Dr.s office and the bill collection agency explaining what happened. I have made repeated phone calls to the Dr.s staff and the bill collection agency explaining that the appointment was cancelled and I should not be charged. Nothing has worked.</p>	3124855

Date received	Issue	Consumer complaint narrative	Complaint ID
1/14/19	Written notification about debt	<p>Good morning, On XX/XX/XXXX I received a letter from Transworld Systems , Inc. stating the creditor-XXXX XXXX XXXX XXXX XX/XX/XXXXXXXXXX had placed an amount of {\$23000.00} for collection and requesting this amount in full. On XX/XX/XXXX the debt for the amount previously mentioned was added to my credit report. On XX/XX/XXXX, I sent a debt validation letter mailed certified asking for proof of the alleged debt. On XX/XX/XXXX I received a response from Transworld Systems , Inc. regarding an account payment history with their office. Transworld Systems also supplied documents of a Loan Request/Credit Agreement with the Lender -- XXXX XXXX XXXX, a note disclosure statement with Lender XXXX XXXX XXXX, and a Loan Payment History Report. None of the supplied documents sent by Transworld Systems , Inc provided proof that XXXX XXXX XXXX XXXX owned the loan from the Lender. On XX/XX/XXXX, XXXX XXXX, XXXX I contacted XXXX XXXX for legal advice by XXXX XXXX XXXX and supplied the Attorney documents of the information sent to me. The Attorney sent a letter on my behalf also requesting for validation. On XX/XX/XXXX I received a letter from from XXXX XXXX XXXX that a letter to Transworld Systems , Inc. has been sent on my behalf requesting for validation and proof of loan ownership. On XX/XX/XXXX. XXXX XXXX XXXX by XXXX XXXX XXXX sent me the response from Transworld Systems , Inc. providing them with the same exact documents sent to me on XX/XX/XXXX. Again, this does not show proof of ownership of this debt/loan. Documents will be uploaded for review. Thank you.</p>	3124284
1/10/19	Attempts to collect debt not owed	<p>Account # XXXX I do not owe this debt. I have never heard of this company before. I am disputing this debt.</p>	3121131
1/9/19	Attempts to collect debt not owed	<p>This letter is regarding a false debt that I have repeatedly tried to resolve with the company, XXXX XXXX XXXX XXXX XXXX. I ended up having to file a fraud report against the company with XXXX, Report # XXXX. I believe this false billing is in retaliation for reporting them.</p> <p>In XX/XX/2018, I received a bill, in the amount of XXXX, from XXXX XXXX XXXX XXXX XXXX showing a total billed amount of XXXX for date of service XX/XX/18. Please see front and back of statement dated XX/XX/2018.</p> <p>XX/XX/2018 XXXX Insurance Contractual Adjustment of XXXX XX/XX/2018 XXXX Insurance Contractual Adjustment of XXXX XX/XX/2018 XXXX Insurance Contractual Adjustment of XXXX Reverse XX/XX/2018 XXXX Payment XXXX Total insurance payments made are in the amount of XXXX, leaving a XXXX co-pay, which my secondary insurance needed to pick up. So, provided my secondary insurance information.</p> <p>Then in XX/XX/2018, I received another bill. Please see statement dated XX/XX/2018. The big problem on this bill is now that XXXX had payment from both my insurances and somehow they are trying to bill me XXXX. This bill shows the following total amount billed XXXX.</p> <p>Adjustments of XXXX XXXX Insurance Payment XXXX XXXX Insurance Payment XXXX The total payments and credits come to XXXX, showing this account was not only PAID IN FULL, but that it was over paid by XXXX. Yet, somehow, they come up with this XXXX number saying it is due. How can they not see their own accounting problem?</p> <p>After multiple attempts to try to get XXXX to acknowledge the problem I finally called my insurance company who also confirmed that according to their records I was only responsible for XXXX and that if the other insurance over paid then we would not have any balance due.</p> <p>By XXXX own accounting, the bill was XXXX, they received XXXX in credits and adjustments. So how can XXXX make up a number and send me multiple bills and ignore all my attempts to resolve this, unless it is intentional?</p> <p>In summary, I owed XXXX co-pay showed on statement dated XX/XX/18. Then I provided my secondary insurance information to XXXX to cover my co-pay. XXXX then received an additional XXXX from my second insurance which ultimately over paid the account and yet XXXX somehow says the account is still owed XXXX. The accounting on their own bill does not add up.</p> <p>Sincerely, XXXX XXXX XXXX</p>	3120139

Date received	Issue	Consumer complaint narrative	Complaint ID
1/8/19	Took or threatened to take negative or legal action	<p>Date : XX/XX/XXXX Consumer Financial Protection Bureau To whom it may concern : Re : Transworld Sysytems # XXXX I submitted a complaint to your office on XX/XX/XXXX regarding Transworld Systems Inc. because of an attempt to collect a debt from me that I did not owe ; the complaint with the Consumer Financial Protection Bureau is listed under # XXXX-XXXX. Subsequently, I received a letter from your organization with a copy of correspondence from Transworld Systems that stated the matter was being closed because Transworld determined that I was not the consumer who owed the debt and Transworld said that they would have no further contact with me.</p> <p>On XX/XX/XXXX, I received yet another letter from Transworld Systems attempting to collect a new debt from me in the amount of {\$17.00} with a license plate number that I have no knowledge of is not connected to my driving history.</p> <p>I am obviously disputing this new debt and I plan to send Transworld a certified letter indicating that I dispute the validity of the debt. However, I do not understand why Transworld Systems continues to attempt to collect a debt from me knowing that I am not the consumer who owes the debt, and seemingly without doing any work to identify the person who actually owes the debt.</p> <p>I am a XXXX-year-old woman who drives a 9-year-old XXXX vehicle. If necessary, I will provide your agency with information regarding my drivers license and license plate so that you can compare that information to Transworld Systems records. However, these constant letters from Transworld seem to constitute harassment and I shutter to think about how many senior citizens and other un suspecting consumers they are harassing without cause.</p> <p>Please assist me with resolving this matter.</p> <p>Best, XXXX XXXX</p>	3119551
12/31/18	Attempts to collect debt not owed	A notice of cease and desist, as well as a reuest for porrof of contract was sent to Transworld Systems , Inc. on XX/XX/2018. However, they refuse to respond. Instead harassing and contacting me everyday a couple of times a day since the date listed on the notification letter.	3113128
12/28/18	Communication tactics	They constantly call asking for XXXX XXXX, I have told them for years that this is not her number anymore and they still call. This one today was from TRANS WORLD SYSTEMS calling from XXXX. They change their number frequently so I cant block them. I am not the person they are seeking and I have no idea who she is.	3112102
12/27/18	Attempts to collect debt not owed	I have received 31 calls from Trans world (phone calling me XXXX) latest call received at XXXX XXXX MST XX/XX/2018. Asking me to call XXXX reference account XXXX. Each time I have spoken with them I have been assured they would not be calling me back. Yet several days later I get another call. I have been assured by Managers at Transworld that they have removed my phone number from the calling list. Yet calls keep coming	3110717
12/24/18	Closing an account	XX/XX/2018 i went in my local branch in XXXX ga, to close my checking account and saving account, i spoke to the Head office over the phone and in person they advise me they will not close my acconts, as well they let companys take advange of my checking and countiune to let the companys, countiue to over draft my cheking, and the creadit union kept appling {\$36.00} overdraft fees, name of the company that has the account transworld system inc, i do not owe {\$910.00}	3108663
12/23/18	Attempts to collect debt not owed	<p>The original creditor for this debt is XXXX XXXX XXXX. I spoke with them in XX/XX/XXXX and they instructed me to turn instrument in to local music store and said they would remove debt. Debt was originally reporting over {\$2000.00}.</p> <p>After turning instrument in on XXXX XX/XX/XXXX, I thought everything was cleared as they said it would be. In XXXX, I found out that Transworld (TSI) claimed I owe {\$390.00} and added that to my credit report! I contacted them and explained I turned instrument in. They told me everything was fine and it would be removed from report. I called back because it was not removed but was told they could not talk to me about this issue anymore because XXXX XXXX XXXX (XXXX) was handling this account.</p> <p>I spoke with XXXX and sent them proof of receipt for returned instrument. They in turn sent a bill to me for over {\$2100.00} when TSI is reporting {\$390.00}. I called and asked them to provide in writing the details that could sum my owing what they claim. I scanned to them proof that TSI is reporting {\$390.00} on XXXX XX/XX/XXXX.</p> <p>My initial conversation started with XXXX on XXXX XX/XX/XXXX. They always transfer me to about 3 to 4 different people per call before getting some type of information about this debt. They end up telling me that TSI have been contacted with my concern and they were waiting to hear their response. I have scanned them what TSI is reporting and they said they will contact TSI again with this information.</p> <p>I am exhausted dealing with this debt that has been taken care of. If TSI is reporting this account then why is XXXX involved which is a collections company as well. I would like this removed from my credit report.</p> <p>Thank you in advanced!</p>	3108054

Date received	Issue	Consumer complaint narrative	Complaint ID
12/22/18	Dealing with your lender or servicer	<p>On XX/XX/2018, I submitted a payment to XXXX in the amount of {\$3500.00}, which was the full amount of the student loan. Payments were not yet due, but I wished to pay off the loan early.</p> <p>On XX/XX/2018, we got a notification stating that our account had been overdrawn and now had a negative balance. We saw that XXXX had charged us the full amount of the loan, {\$3500.00}, twice! That same day, we filed a claim dispute with our bank, XXXX, in order to recoup the funds that had been erroneously removed from our bank. We also contacted XXXX who stated they would refund us {\$3500.00}. On XX/XX/XXXX, XXXX refunded us {\$3500.00}.</p> <p>On XX/XX/2018, we received a notice that our original payment had been returned and XXXX had charged us a {\$25.00} returned check fee. Apparently, XXXX denied the other {\$3500.00} payment that we HAD authorized, perhaps because it was not clear which one was authorized and which was not. On that same day, XX/XX/2018, we removed our bank account information from XXXX as it was clear our money was not being managed responsibly. I called XXXX and they agreed to remove the {\$25.00} fee as it was not our fault they had charged us twice.</p> <p>On XX/XX/2018, we saw that our account with XXXX had been reset to show that we again owed {\$3500.00}. We called XXXX and informed them that we did not see a second refund of {\$3500.00}. We called XXXX and confirmed no second refund had been deposited in our account. XXXX said they would forward our concern along with bank account screenshots to their account specialists. We watched our account for a few days to see if the funds would eventually post to our account, and they never did. We called again and sent an email complaint on XX/XX/2018. Today is XX/XX/2018, and we still have not been refunded the other {\$3500.00} that XXXX claims they refunded us, and our loan account balance remains at {\$3500.00}. I have contacted XXXX at least ten times, and spoken with supervisors, who continuously say they forwarded my concern to account specialists and have not received any response. Supervisors have told me multiple times that they will follow up with me, and have not kept their word.</p> <p>In summary, our money has been irresponsibly handled by XXXX and they have failed at communicating with us in a timely manner. Although they refunded us one payment of {\$3500.00}, they claimed they refunded both, but we never received the second refund. The fact that the " account specialists " have not responded to us after we submitted the complaint on XX/XX/XXXX is unacceptable and evidence of their blatant disregard for their consumers. We put our trust in XXXX to responsibly handle our funds, and they have shown they are incapable of doing so. We would greatly appreciate help in eliciting a response from XXXX and receiving the {\$3500.00} that they claimed they refunded us. This way, we can again try to pay off our loan, hopefully without the stress and anxiety that we experienced the first time.</p>	3107850
12/21/18	Attempts to collect debt not owed	I do not have a signed contract nor any contract with TransWorld Systems. I have never done business with this company. I am not liable for collection from this debt from XXXX XXXX XXXX. I am not responsible for this debt with TransWorld Systems. Also per State of Florida Office of Financial Regulator you must be licensed and bonded in the state of Florida to collect. Please see attachment showing this company is not licensed nor bonded in Florida.	3107582
12/21/18	Attempts to collect debt not owed	Please be advised I XXXX XXXX am demanding an immediate removal of this erroneous debt before I suffer future harm to my credit file. This letter is a demand for validation pursuant to the Michigan Consumer Protection ACT and the FDCPA, made on XXXX XXXX behalf. Your failure to respond may trigger an action for damages brought by an individual consumer against TRANSWORLD SYSTEMS INC for violations of the Fair Debt Collection Practices Act (FDCPA), 15 USC 1692 et seq., and the Michigan Collection Practices Act (State Act), MCL 339.901 et seq., which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices. Furthermore, FCRA Sections 623 (a) (5) (A) & (B) stipulate what a collection agency must do to attempt to determine the date it must provide to a consumer reporting agency for calculating a seven-year period. This date is a key to ensuring that collection accounts, even when transferred from one collection agency to another, do not result in a change in the calculation of the seven-year period for retention of adverse information.	3107614
12/20/18	Written notification about debt	I had a judgement against me of XXXX dollars in XX/XX/XXXX, St. of N.J. that was paid.I have requested info from transworld systems via telephone on XXXX around noon with agent named XXXX.I requested : a copy of the original judgement, payment terms, proof of payment records, and payment history. XXXX said it would take around a month to gather this info and forward too me.Today is XXXX and I have not received any info.	3106162
12/19/18	Attempts to collect debt not owed	I have been called repeatedly for months by TransWorld Systems claiming to be attempting collections on a debt that I owe. However, I do not have any outstanding debt and after having spoken with several of their agents, this fact has been confirmed. Each time they have confirmed that I owe them nothing, they have promised to remove me from their call list, but this has not happened and I continue to receive endless automated calls regarding this matter.	3104683

Date received	Issue	Consumer complaint narrative	Complaint ID
12/19/18	Incorrect information on your report	XXXXXXXX XXXX XXXX XXXX XXXX issued a collection action with transworld systems inc XXXX XXXX XXXX - against me - for a disputed bill that my wife incurred under my social security number while we were separated before our divorce the first delinquent payment date missed by my wife was XX/XX/2011 - after i moved to XXXX then back to XXXX - XXXX obtained my current address and sicked the collection agency on ME - i paid the entire disputed amount of XXXX dollars as part of our divorce agreement - however - after numerous contacts with XXXX - (disputing the account as the first the first delinquent date is greater than 7 years and this paid in full) the account needs to be removed from my credit reports as per regulation by the fair credit reporting act - XXXX needs to remove this account from my report - in addition - XXXX does not report this account as paid in full CLOSED and it is counted as one of my 3 open negative remarks in my report causing me financial hardship because as a result of my divorce - my wife gets 25 % of my income so i have to move to XXXX and purchase a mobile home - the only thing i can afford - because of this false information on my report - i am being denied a mobile home mortgage	3104680
12/18/18	Took or threatened to take negative or legal action	Original letter from XXXX XXXX XXXX , XXXX. Alleged date of violation : XX/XX/18 Alleged balance due : {\$160.00} Letter from Transworld Systems , Inc. (" Company ") : XX/XX/18 Company has taken on debts from the City of XXXX XXXX as a loophole to circumnavigate Louisiana State Law in collecting Red Light Camera civil fines. As part of an ongoing class action lawsuit, I wish not to be contacted or harassed by a company which is not affiliated with the City of XXXX XXXX or XXXX XXXX XXXX Parish for collection of a debt that is currently in litigation. Future letters or calls with consequences of reporting to a credit bureau will result in further complaints to CFPB and/or included as part of the above litigation.	3104087
12/13/18	Communication tactics	For about 6 weeks, we've been getting repeated robocalls from TransWorld Systems , Inc. saying we have an outstanding debt. We 100 % do not. This is absolutely a scam. The call is recorded and tells us to call another number, but we're not going to do that because we are 100 % certain we do not owe any money. I've tried to block some of the calls with my carrier, but they continue to pop up under different telephone numbers (also a sign of a scam), including : XXXX XXXX XXXX If we owed money we would have gotten notification in the mail. None has come. And a quick search online shows this company is especially egregious. Indeed, it looks like CFPB has tried to reign them in in the past, but clearly it hasn't worked : XXXX XXXX XXXX	3098942
12/13/18	Took or threatened to take negative or legal action	I disputed the debt in writing with the company once it appeared on my credit report. I previously had not heard anything about the bill. I found when they send me a copy, that the hospital failed to bill my insurance and also had incorrect address information in their system. The hospital has since admitted fault and has written off their portion. TSI has closed the account based on my communication, but it still remains on my credit report, which is effecting my credit score by more than 100 points.	3099329
12/12/18	Attempts to collect debt not owed	I paid XXXX XXXX XXXX XXXX XXXX {\$18.00} by XXXX Check # XXXX dated XX/XX/2018. They kept billing me for the same amount. Eventually they referred the bill to a collection agency that is now trying to collect this amount. The collection agency is Transworld Systems Inc, XXXX XXXX XXXX XXXX XXXX Washington, PA XXXX. I notified Transworld that the debt was paid but they keep billing me and attempting to collect.	3098774
12/11/18	Communication tactics	On XX/XX/18 XXXX and XXXX XXXX received a phone call from a representative of a collection agent stating I XXXX XXXX am 18 months behind in payments therefore they must collect {\$20000.00} from Mr and Mrs XXXX immediately. I have not received any correspondence from any company. Upon calling the number provided to me by my parents of XXXX I immediately got a voicemail stating I had reached Transworld Systems Inc. the voicemail requested acct number, name and social security number. The representative who called my parents threatened to continue calling them until they receive the full amount via wire transfer. The rep was advised of medical concerns of the elderly parents and they stated they would continue to call. I do not know who they are representing or what is owed	3097451
12/11/18	Written notification about debt	The account was opened on XX/XX/2016 and the amount is {\$240.00}. There was no contacted from this company.	3097235
12/11/18	Communication tactics	XX/XX/2018 XXXX XXXX. Called my house from this number XXXX XX/XX/2018 XXXX called and hung up on my house phone XXXX	3097597
12/10/18	Attempts to collect debt not owed	This debt company is attempting to collect a debt from me I believe is not mine. They are damaging my credit by reporting this debt to be accurate. I have not lived in Michigan for some time. I am contacting an attorney due to this fraud.	3095544
12/6/18	Took or threatened to take negative or legal action	I have tried to settle this before. I am XXXX and on SSI. I am being harrassed and even was told that I could be arrested for not paying a debt. I dont want to go to jail for money I dont have. My credit is bad because of this and I told the creditors that I was on SSI but they still destroyed by credit.	3093581

Date received	Issue	Consumer complaint narrative	Complaint ID
12/5/18	Attempts to collect debt not owed	<p>This credit card, was fraudulently used on my behalf with in XXXX XXXX, Co. I have never resided or was XXXX in XXXX XXXX, CO at the addresses list in the accounts. I have been trying to get these accounts closed since XX/XX/XXXX. After my annual income tax wages were garnished to pay the delinquent amount.</p> <p>When I was made aware that my personal identifiable information was included in a data breach with the US Office of Personnel Management. I sent a letter to XXXX XXXX XXXX to have them investigate. They did not acknowledge my 3 attempts. I have written letter on the following days : XX/XX/2018, XX/XX/2018, XX/XX/2018.</p> <p>I have disputed these accounts 3 times with all three credit Bureaus, they have temporarily removed the accounts, and 30-60 day they would return.</p>	3091691
12/5/18	Attempts to collect debt not owed	<p>Transworld Systems Inc. is reporting that I have two open accounts in collections (medically related) on my credit reports with XXXX, XXXX, and XXXX.</p> <p>Account # XXXX {\$600.00}, and Account # XXXX {\$490.00} are both being reporting as negative items by Transworld Systems Inc .</p> <p>I sent certified mail to Transworld Systems Inc. (on XX/XX/2018, XX/XX/2018, and XX/XX/2018) to validate the alleged debts by providing me with proof that I am indeed the party they are asking to pay the debt.</p> <p>I specifically requested the date of the alleged medical services, the name of the patients, and proof that there is some contractual obligation which is binding on me to pay these debts.</p> <p>Additionally, I requested any agreement which grants them the authority to collect on these alleged debts (i.e proof of acquisition by purchase or assignment, and authorization under subtitle D of the ARRA, Sec 13402.) as I have never conducted business with Transworld Systems Inc.</p> <p>As of XX/XX/2018, Transworld Systems Inc. hasn't provided me with any viable evidence (bearing my signature) to verify the alleged debts, nor have they provided me with any contractual obligation which is binding on me to pay these alleged debts.</p> <p>Transworld Systems Inc. has not verified or validated the alleged debts. I have never conducted any business with Transworld Systems Inc.</p> <p>I do not owe Transworld Systems Inc. any debts and formally request that these erroneous items be immediately removed from all of my credit reports.</p>	3091806
12/4/18	Dealing with your lender or servicer	<p>For several months I have been attempting to retrieve a refund from XXXX XXXX XXXX (XXXX) for {\$100.00} as a result of the final payment on my account (on XX/XX/2018) being greater than the balance at the time. In XXXX I was told that the refund would be sent to me in 45-60 business days. Then on XX/XX/XXXX, after 60 working days had passed, I was told that the refund would not be sent to me but would rather be sent to the financial institution that refinanced the loan. After contacting the financial institution that refinanced the loan, I informed XXXX that they never received such a refund and XXXX responded on XX/XX/XXXX saying that a request would be sent to an account specialist to obtain a reference number or any information regarding the refund. 46 calendar days (30 working days) later I have yet to receive any information regarding the refund. On XX/XX/XXXX I called XXXX to once again inquire about the refund and was told that the check just happened to be mailed that day and that I would receive the check by mail at my home address in 1-3 weeks but " definitely " by 3 weeks (though I was told that there was no reference/confirmation number for the check being mailed). After 3 weeks (on XX/XX/XXXX) the check had still not yet arrived. After sending another email on XX/XX/XXXX saying that I never received the check I was told that XXXX had " sent a follow up request to (their) Accounting Department " and will let me know once they have an update.</p> <p>It has now been 133 calendar days (91 working days) since the last payment was made on my XXXX account and the difference between the last payment and remaining balance has still not been returned to me.</p>	3090942
12/4/18	Dealing with your lender or servicer	<p>XXXX, the loan servicing my Perkin 's Loan, withdrew funds for two accounts from my checking account while my account was in deferment. I called to explain that their mistake is causing me to have a financial hardship, which is contrary to the purpose of deferments, and they stated it would take 45-60 days to return funds to my account. I found that to be completely unreasonable. I requested the assistance of a supervisor who then told me he could get it to accounting but it could take up to 3 weeks, even if it is expedited. I was not happy with that, nor do I find their practice to be feasible given the fact the mistake was on their part. I called a week later and they still have not reviewed my account. I feel someone needs to look into why they are not able to reverse payments when they make a mistake with in the standard 3-5 business days.</p>	3091206

Date received	Issue	Consumer complaint narrative	Complaint ID
11/30/18	Written notification about debt	<p>Transworld Systems continues to call us on a medical debt that the source hospital says does not exist. We have been demanding a validation of this debt for three years and have HAVE NOT received any validation yet the company continues to call us even while admitting to us that the account is in dispute. The process is always circular , the calls are non stop, and we cant get any validation or resolution regardless of what we do or say so we need intervention.</p> <p>Thanks.</p>	3087882
11/29/18	Communication tactics	This collection agency keeps calling all day long and later hours at nights too. I have told them that this is not my debt and to not back anymore in the future, but they still keep calling.	3086668
11/29/18	Took or threatened to take negative or legal action	<p>XX/XX/XXXX To Whom It May Concern : In XX/XX/XXXX, I had XXXX XXXX XXXX. As a result of these medical bills and my inability to pay them (while trying to prevent the spread of the XXXX), I was unable to pay the portion not covered by my health insurance. This ultimately went into collections with TransWorld Systems , Inc.</p> <p>I was contacted by TransWorld Systems in XX/XX/XXXX/XX/XX/2018 and made financial arrangements to pay \$ XXXX/month (which has been paid as agreed through automatic debit). I was told by the agent setting up the arrangement that as long as this was paid as agreed, there would be no further reports to the credit bureaus.</p> <p>All was fine until XX/XX/XXXX when I received a credit monitoring alert that TransWorld had sent my info as a negative to the credit reporting agencies. When I contacted TransWorld, not only were they rude and told me I should have paid my bills on time and it wouldnt have gone to collections, but they also gave me the run-around and said they did not report this and that I needed to contact the hospital (XXXX Hospital Center). After numerous run-arounds with both entities, I ultimately contacted TransWorld again and they said it was indeed them that had reported it. I asked why and why now because everything had been fine since XX/XX/XXXX/XX/XX/2018. They had no explanation.</p> <p>In addition, Id received a collection call from TransWorld on XX/XX/XXXX. I asked why was I receiving this call when arrangements were already made? After looking again at their records, they verified that arrangements were made but that the call was a clerical error and that I was fine and nothing further needed to be done on my part because my pre-arranged information/payment plan was in the system.</p> <p>As a consumer and someone dealing with a health issue, I have rights that this collections agency doesnt seem to care about. They have the upper-hand with consumers and this is wrong. I made arrangements and have been paying as I agreed but yet they still report me and ruin my credit that I have worked hard to build. I can not help that I had a health crisis. I could understand if I hadnt or havent been paying as agreed but I have and they dont care about me, all they care about is getting their money. As a resolution, I will pay my debt (that isnt the issue at all), I just want the negative impact removed from my credit. It is my understanding that the collections agency has the ability to do this. I was given the wrong information by them (that if I paid it would not be negatively reported) and I want them to live up to what they said. They keep deducting money out of my account (XX/XX/XXXX was another payment) but still report me. Is this legal that collection agencies can give you false information (lie) to get this debt paid? It would appear the answer to this is yes from my situation.</p> <p>Below is the account information for both TransWorld and XXXX Hospital Center. I am awaiting a letter from them stating the arrangements Id made and that Ive paid consistently and on-time since those arrangements were set up. I will send that upon receipt.</p> <p>TransWorld Systems Inc : Account # XXXX (three files have been combined) ; total debt {\$1800.00} XXXX Hospital Center account numbers : XXXX XXXX XXXX Thank you for your help to bring consumers justice.</p>	3086761

Date received	Issue	Consumer complaint narrative	Complaint ID
11/25/18	Dealing with your lender or servicer	<p>XXXX XXXX under this company : XXXX XXXX XXXX, WI I have an award for serving with XXXX. Since XX/XX/2018, which is when the company changed websites, I've been trying to make payments with XXXX XXXX. I knew that my payments usually took a month to be deposited, so I waited. No payments have shown up. On my XXXX account, it says that it has been taken out and the trust officer opened my payment. I attempted contacting them via e-mail. They responded on XX/XX/2018. This was the response I received : Dear XXXX XXXX, Thank you for contacting XXXX XXXX XXXX.</p> <p>The {\$120.00} payment made through XXXX is not reflecting on your account. Do you have any proof of transaction or any documentation so we can conduct a payment research?</p> <p>If you have any questions, please contact our office at XXXX. Representatives are available during the week from XXXX XXXX to XXXX XXXX CST.</p> <p>Thank you!</p> <p>Description : Description : XXXX XXXX XXXX I Customer Service Representative XXXX XXXX XXXX, XXXX XXXX XXXX I responded with the following (the same day he sent me the e-mail) : I have attached the screenshot of the payment. I have made another payment on top of that one that I sent out yesterday. No action needs to be taken yet for that one but I wanted to give a heads up it is on its way.</p> <p>Thanks so much!</p> <p>XXXX XXXX (Screenshot of this conversation and of my XXXX account is attached.)</p>	3082419
11/22/18	Took or threatened to take negative or legal action	<p>XXXX XXXX XXXX working on behalf of XXXX XXXX XXXX (XXXX) received a writ of execution to levy my and my mothers bank account for a total of {\$11000.00} after getting a default judgement back in XXXX of XXXX. My mother nor I received any legal paperwork regarding this court filing from the XXXX XXXX XXXX that lead to a default judgement and levy which was granted in XXXX of XXXX. Yesterday my mother received a letter from her bank stating that {\$11000.00} was attempted to have been collected due to the levy. In XXXX, My mother and I had a stipulation of settlement with the law firm XXXX XXXX XXXX in regards to the XXXX XXXX XXXX account with XXXX XXXX XXXX. In XXXX, I had received a letter in the mail stating that XXXX was being sued in a class action lawsuit from the CFPB and that my loan was included. It further stated that any collection activity must cease until all the accounts are audited. I havent received any correspondence from XXXX XXXX XXXX since the settlement in XXXX until recent when my mother was sent a notice of levy against her account on XX/XX/XXXX. I have been in a legal battle with XXXX since XXXX. XXXX XXXX XXXX obtained a judgement without sending any paperwork as I have always answered to and appeared in court in regards to this matter. They are still attempting to collect on this debt after my loan was included in the lawsuit that stated debt collection must cease. I have received no correspondence of any evidence of auditing of my student loan account with XXXX as of yet.</p>	3081177
11/20/18	Attempts to collect debt not owed	<p>I sent in a written dispute through my original attorneys XXXX XXXX. TSi received the dispute on XX/XX/XXXX as documented in a phone call with a supervisor who refused to give me her name on XX/XX/2018. Which is the day I called in to ask them about why my account was still not validated even after me sending my own debt validation letter dated XX/XX/2018. As of the date of this complaint I have not personally received any documentation validating this account as belonging to me and it has been well over the time constraints allowed by both the FCRA and also the FDCPA which both CLEARLY state that any request for validation of a debt must be done within 30 days from the date of the dispute or the debt will be considered erroneous and therefore removed from any credit reporting agency it may be adversely affecting. I have never lived in Texas and I have no recollection of this debt.</p>	3079541
11/20/18	Written notification about debt	<p>Received a letter XX/XX/2018 from a debt collector on behalf I guess XXXX XXXX XXXX XXXX. I guess the debt collector is TransWorld Systems Inc. First time received about a debt costing {\$330.00}. I have been reporting fraud to my bank services XXXX XXXX and XXXX XXXX about fraudulent claims. Unaware about XXXX services costing {\$330.00}. This statement or charge, Im claiming is fraud or possible fraudulent claim as well.</p>	3077806

Date received	Issue	Consumer complaint narrative	Complaint ID
11/19/18	Attempts to collect debt not owed	<p>I am writing to dispute the inaccurate data being reported on my credit report, referencing account number XXXX by XXXX XXXX XXXX</p> <p>How it should report / Why it's inaccurate : I am disputing the below collections on my credit report, because I have verified with XXXX XXXX XXXX and with XXXX XXXX XXXX XXXX that these bills were never billed to my insurance company, XXXX XXXX XXXX XXXX within the timely filing window. I am not liable for this debt, and these accounts need to be removed from my credit report because they are being falsely and accurately reported as my liabilities to pay.</p> <p>\$ XXXX XXXX XXXX XXXX XXXX XXXX XXXX \$ XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX- XXXX XXXX XXXX \$ XXXX XXXX XXXX XXXX- XXXX XXXX XXXX XXXX Supporting documents have been enclosed, which is a snapshot of my bill from XXXX XXXX XXXX, account # XXXX which show that my {\$1700.00}, {\$100.00}, {\$79.00}, AND {\$66.00} charges were not billed to my insurance company.</p> <p>Additional info : I called XXXX XXXX XXXX XXXX on XX/XX/18 at XXXX, and verified with representative named XXXX via XXXX that XXXX XXXX XXXX is an in network provider and did not bill XXXX XXXX XXXX XXXX for this claim, until XX/XX/18 which is outside the timely filing window.</p> <p>XX/XX/18 : Spoke with XXXX from XXXX XXXX XXXX XXXX, at XXXX XXXX via XXXX and confirmed that they declined the claim since it was filed outside of the timely filing window. Sent me via email my EOB which shows I am not liable for this debt. I also received a copy of the claim that was submitted late by XXXX XXXX XXXX which was denied because they filed my claim outside the timely filing window.</p> <p>I attempted to follow up with XXXX XXXX XXXX and was told that despite the above info, in order to remove the debt from collections, I would have to pay the debt, according to XXXX with XXXX XXXX XXXX. See below correspondence : " From : Billing Questions XXXX To : " XXXX " XXXX Date : XX/XX/2018 XXXX XXXX PST Subject : RE : Request from XXXX Account # XXXX Dear Sir/Maam, Our office has received the attached email concerning your account inquiry. To have the account removed from collections, the charges must be paid first. Please reply to this email or contact our office at XXXX (XXXX) XXXX with any further questions or concerns. Thank you for your attention in this matter.</p> <p>Sincerely, XXXX XXXX. XXXX XXXX XXXX XXXX XXXX XXXX "</p>	3078353
11/16/18	Took or threatened to take negative or legal action	<p>TRANSWORLD ACT # XXXX THIS IS NOT MY DEBT TO BEGIN WITH. I ATTEMPTED TO CONTACT AND DISPUTE THIS WITH THE CREDITOR, THEY RUDELY DIRECTED ME TO WRITE TO THEM BUT LETTER CAME BACK REJECTED AND UNDELIVERABLE ... TRANSWORLD IS NOW CALLING ME AT XXXX AND STARTING XXXX AT MY HOUSE AND WORK AND THREATENED TO MY ASSISTANT THAT THEY WILL GARNISH WAGES AND SEND A SHERIF TO ARREST ME IF SHE DIDN'T PAY THIS DEBT TO THEM. THIS IS REDICULOUS AND SHOULD NOT BE LEGAL AND SHOULD NOT BE ALLOWED PLEASE HELP ...</p>	3076902
11/14/18	Written notification about debt	<p>Upon the termination of my XXXX enlistment on XX/XX/XXXX, XXXX XXXX XXXX XXXX XXXX XXXX, which is a government debt has been collecting for almost 11 years now. From XX/XX/XXXX to XX/XX/XXXX, this was garnished from my XXXX payments. Prior to this I was make payments. After a year later due to lower income that excepted. TransWorld Systems or TSI, submitted a garnishment of wages at a tune of {\$210.00} a paycheck. The garnishment paperwork was sent in XX/XX/XXXX, but not received until after the 30 days due to relocating. New lease started on XX/XX/XXXX. This can be provided. Email from U.S. Postal Service can be provided to show date of change of address. Garnishment commenced on XX/XX/XXXX. I did try to resolve this, with no avail. This debt is over the statue of limitations for a government debt and should be discharged and removed from credit report.</p> <p>Thank you</p>	3074465

Date received	Issue	Consumer complaint narrative	Complaint ID
11/13/18	Threatened to contact someone or share information improperly	<p>ON XXXX XXXX, SOMEONE CALLED MY WORK, LEFT A MESSAGE FOR ME TO CALL XXXX XXXX XXXX. THEY MADE IT CLEAR TO MY EMPLOYER THAT THEY WERE A DEBT COLLECTOR.</p> <p>WHEN I CALLED BACK, THIS PERSON WAS NOT THERE, BUT ANOTHER PERSON TALKED TO ME, VERY CONDESCENDING AND RUDE, HE NEVER TOLD ME HIS NAME. HE WANTED ME TO VERIFY PERSONAL INFORMATION, WANTED ME TO GIVE IT TO HIM, I REFUSED. HE SAID THAT I WOULD HAVE TO BE DEALT WITH THE " HARD WAY " WHEN I ASKED WHAT THAT MEANT, WAS HE THREATENING ME, HE SAID HE WASN'T.</p> <p>I TOLD HIM TO NOT CALL MY WORK AGAIN AND HE SAID THAT HE COULD NOT STOP ANYONE IN HIS COMPANY CALLING ME. I TOLD HIM THAT I KNEW IF I ASKED FOR NO CALLS AT WORK, THE LAW SAYS THEY HAVE TO OBEY. HE AGAIN SAID HE COULD NOT STOP ANYONE.</p> <p>I BELIEVE THE COMPANY IS CALLED XXXX, XXXX, Pennsylvania, United States, EVEN THOUGH HE NEVER ACTUALLY SAID SO.</p>	3073185
11/12/18	Took or threatened to take negative or legal action	<p>A derogatory item has appeared on my credit report with all major bureaus. It says it is for XXXX XXXX XXXX, but is being collected by an agency in Delaware. I have received no bills or written communications about such a bill being due or owed, let alone late or turned over to collections.</p> <p>Thus, they are simply reporting this to the credit bureaus, damaging my credit scores by over 100 points for a {\$610.00} bill that I have never received.</p>	3071762
11/12/18	Written notification about debt	Collections alert on my credit XXXX XXXX and XXXX for a medical bill. I never received any written correspondence from the company. I was not given an opportunity to validate said debt. Upon calling the company I was informed that they no longer had the account, however they placed the account on 2 of my credit reports. The bill was paid to the original creditor.	3072079
11/10/18	Took or threatened to take negative or legal action	<p>I have had no assistance in my claim regarding XXXX XXXX XXXX XXXX and their debt collector : Transworld System even after several YEARS of CFPB complaints, including Ombudsman appeals with continued damaged credit resulting in declined loans and higher interest rates.</p> <p>Dates : 2007 to Present Amount : Originally - \$ XXXX. Currently : \$ 80K (approximately) Actions : Continuing to negative credit report resulting in my score down over 80 points, ignoring and violating Consent Order, falsified credit dispute documents by reaffirming the debt was owed to credit bureaus.</p>	3071284
11/10/18	False statements or representation	<p>Transworld Systems is fraudulently reporting on my credit report in the amount of {\$1100.00} account # XXXX * Were you named on the original contract with the original creditor?</p> <p>* If not, do you have a contract between your company and me, signed by both parties?</p> <p>* If not, produce the document authorizing the release of my information from the original creditor to you (Power of Attorney), signed by me. It is against the law for a creditor to share your information to any party other than the account holder without their authorization. Giving your information to a 3rd party without your knowledge or consent is perpetrating identity theft, * Do you have first hand knowledge about everything that has transpired with the alleged account, including when the account allegedly belonged to the original creditor and any other parties prior to your acquisition?</p> <p>* Do you have written consent to collect information about me and to share information about me with the credit reporting agencies - in writing, signed by me?</p> <p>It is part of my full disclosure to you that I require a response and lack of receiving what is requested or demanded from you proves I owe you nothing. I also didnt find that this company has a valid license, bond, and certificate of authority in the state of Arizona.</p>	3071038
11/8/18	Problem with a credit reporting company's investigation into an existing problem	On XX/XX/2018 a 3rd party account called transworld was reported on my credit profile to the credit bearues. However the original account related to this contract has had been cancelled, and I am not liable for any and all 3rd party charges regarding this account.The account is unverifiable and I have not received the proper documentation that holds me accountable.The original creditor has already been paid for their losses through insurance and taxation	3069198

Date received	Issue	Consumer complaint narrative	Complaint ID
11/7/18	Problem with a credit reporting company's investigation into an existing problem	I have been a victim of identity theft and for that reason I placed a fraud alert on my credit report with all 3 bureaus while I fix inaccuracies and unauthorized accounts and inquiries. I was able to get most information removed thru written disputes, which I notarized and sent certified mail to each collection agency and then to each bureau. XXXX, XXXX and XXXX. I was successfully able to remove information from XXXX and XXXX. However, XXXX and the collection agency Transworld Systems/51 has given me a very hard time. I sent a certified letter to Transworld Systems asking them to validate a medical collection, that I have no knowledge of. They NEVER responded to my letter. According to my return receipt, it was signed for by XXXX XXXX on XX/XX/18. I then sent disputes of these medical collections to XXXX. My first letter was received and signed for on XX/XX/XXXX. I'm not able to make out the name from the signature. They sent me dispute results dated XXXX stating the the accounts had been " verified ". I immediately sent them another dispute requesting proof of how this debt was verified or any type of supporting documentation since the creditor refuses to furnish any documents. My second dispute was received by XXXX on XX/XX/XXXX and on XX/XX/XXXX they sent me an email stating my reinvestigation had been started. As of today, XX/XX/18 XXXX has again stated that these accounts have been " verified " but have not done ANY investigation or provided proof of how this account was verified to be mine. I have no knowledge of this debt and I am concerned that this may be a service that was obtained fraudulently with my information. I demand that these account be verified by either XXXX or the original creditor and if they can not be, then i demand they be deleted as they are affecting my creditworthiness.	3068682
11/5/18	Incorrect information on your report	I placed a call out to the debit collector listed below on XX/XX/2018 ; I informed the creditor that this debit was incorrect, and that I never received a notification that I had a debit in there office. per the rep a letter was sent to a my address (address was incorrect so I never received a letter). I informed them that the address was wrong. I contacted the original debit and inquired about the debits. per the the original creditor these collections where sent to the collection agency in error, and they would contact the debit collector and ask for all collections to stop and for these accounts to be taken off my credit report. that was over a month ago. I have reached out to the the original account holder (XXXX XXXX XXXX) and they have told me that they already on numerous situations reached out the to the collection agency and asked them to remove these debits from my reports but they have failed to do so. I have also called the collection agency and asked them to look into this, they refused. Debit Collector TRANSWORLD SYSTEMS XXXX XXXX XXXX, DE XXXX (XXXX) XXXX Original Creditor XXXX XXXX XXXX XXXX XXXX	3065843
11/5/18	Written notification about debt	I pulled my credit and was surprised to see a collection from TransWorld System Inc., which being a collection has dropped my score significantly. I received no phone calls or contact via US Mail to confirm this collection is mine or who it was for. Due to this I did not & have not obtained the full statutory period in which to dispute the validity of this debt in question as I did not receive any initial notification (s) regarding the debt from XXXX which did not hit my credit until XXXX (2 years later!). After finding the company name and phone number they were able to pull up my account number (XXXX) with my social security number and I was then able to verify what it was for and settled for the amount it was for. As an XXXX veteran trying to better his finance for his family, I would like to kindly request that this collection be removed from my credit due to erroneous collection practices.	3065701

Date received	Issue	Consumer complaint narrative	Complaint ID
11/5/18	Attempts to collect debt not owed	Original Complaint - " The Original Creditor (XXXX XXXX XXXX) closed the account of {\$670.00}. An unauthorized account was opened by TRANSWORLD SYSTEMS on XX/XX/XXXX. Nothing is due to TRANSWORLD SYSTEMS, who has also tried to collect the same debt under the name TRANSWORLD SYSTEMS INCORPORATED, because I never agreed to a contract with them. The unauthorized account opened by TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED on XX/XX/XXXX. On XX/XX/XXXX, TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED was contacted in regards to an account opened which includes XXXX XXXX XXXX. That was the first contact to TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED with a remedy, of closing the account and contacting the credit bureaus, which TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED works with to have that account removed from XXXX XXXX XXXX credit report. TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED responded to XXXX XXXX XXXX complaint on XX/XX/XXXX, " Dear XXXX XXXX XXXX : Transworld Systems Inc. (TSI) has received your complaint filed with the Consumer Financial Protection Bureau for the above-referenced accounts. TSI has researched this matter and the findings are set forth below TSI requested and has received validation information for the above-referenced accounts. Since this relates to a medical account, TSI will forward the validation information to you via mail under separate cover. You may contact XXXX XXXX at XXXX for inquiries on the above accounts. Please be advised that we have contacted the credit bureaus, with which we do business, with our request to place our listing of the above accounts on your credit profile in a disputed status. Please be advised that we can not effect a change to how any other company may have listed the above accounts on your credit profile. We appreciate the opportunity to respond to your inquiry. Very truly yours, TSI Consumer Affairs. " This is my second contact to TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED in an attempt to give TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED chance to remedy this problem. I would like to inform you that in case your agency has reported invalidated account information to any of the three main credit bureaus such as XXXX, XXXX, XXXX, then it will be regarded as a fraudulent action under both federal and state statutes. Due to this reason, if any negative item is reported to any of my credit reports by your agency or the agency that you represent, then I will be compelled to take legal steps against you for the below mentioned reasons : * Violation of the Fair Credit Reporting Act (FCRA) * Violation of the FDCPA * Defamation of character As indicated above, TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED is a " third-party " that collects on behalf of their client, XXXX XXXX XXXX ; thus, XXXX XXXX XXXX ' contract would not be with TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED, but with XXXX XXXX XXXX.	3066193
11/5/18	Dealing with your lender or servicer	The servicer of my Perkins Loan changed to XXXX XXXX on XX/XX/XXXX. The loan was in deferment because I am a full-time XXXX student, and after it was transferred, I repeatedly had issues with XXXX XXXX recognizing my full time student status. I sent them my enrollment status in XX/XX/XXXX and was told the loan was in deferment. However, in XX/XX/XXXX, I discovered that the loan was not in deferment and I was going to start being charged monthly payments. Not only did XXXX XXXX not contact me about changes to my account or subsequent monthly charges, but failed to provide any documentation explaining the status of my account with or a breakdown of charges and fees. I contacted XXXX XXXX via phone and email during XX/XX/XXXX and XX/XX/XXXX. On XX/XX/XXXX, my deferment status was finally accepted and retroactively started on XX/XX/XXXX. The charges posted to my account were removed expect for interest and late fees that accumulated during my dispute about the status of my loan during XX/XX/XXXX and XX/XX/XXXX. Via email and telephone, XXXX XXXX representatives said that charges posted to my account would be removed including principal charges, interest, and fees. As of XX/XX/XXXX, my account still shows fees and interest accrued since my loan has been in deferment. I have called and emailed XXXX XXXX over 5 times between XX/XX/XXXX and XX/XX/XXXX, and been told the problem would be fixed, but the charges have not been removed.	3065312
11/4/18	Attempts to collect debt not owed	On XX/XX/18, I wrote a letter to collection agency, Transworld Systems Inc, XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX, PA XXXX, # XXXX, regarding acct # XXXX, to delete this debt from all 3 credit bureaus since I did not recall the debt. On XX/XX/18, I received a written reply from Transworld Systems stating, " Dear XXXX XXXX : Thank you for your inquiry regarding the above-referenced account. Please be advised that account number XXXX XXXX is closed in our office. Further inquiry regarding the underlying debt may be directed to XXXX XXXX XXXX, XXXX. XXXX XXXX XXXX, XXXX, AZ XXXX. We appreciate the opportunity to respond to your inquiry. Very truly yours, Transworld Systems Inc ".	3065126
11/4/18	Attempts to collect debt not owed	This company Transworld Systems is trying to collect {\$110.00} from me for a bill they claim I owe. I have written them several letters demanding that they comply with the Fair Dept Collection Practices Act and the Fair Credit Reporting Act by (1) providing me a contract or bill from Transworld Systems with my signature on it as follows : " I am requesting validation, made pursuant to the Fair Debt Collection Practices Act. Please note that I am requesting validation ; that is competent evidence bearing my signature, showing that I have (or ever had) some contractual obligation to pay Transworld Systems. " They sent me a computer printout of a bill, but nothing with my signature on it showing a contractual relationship between myself and Transworld Systems. They are in violation of the Fair Dept Collection Practices Act and the Fair Credit Reporting Act by claiming I owe money to them and they have no document bearing my signature wherein I allegedly owe them any money or authorized these charges. They are reporting this fraudulent claim to the credit bureaus as a valid debt, yet they are unable to validate the debt.	3065187

Date received	Issue	Consumer complaint narrative	Complaint ID
10/28/18	False statements or representation	I've submitted several disputes with XXXX and XXXX directly, but nothing is being resolved. I am disputing the {\$1700.00} collection account on my XXXX report, because I do not owe {\$1700.00} to Transworld Systems Inc, which is the collections agency trying to collect this debt. The original bill was for {\$1700.00} and {\$1500.00} was covered by my insurance bill, leaving {\$240.00} remaining due to the original medical provider. XXXX XXXX XXXX, Transworld INC and XXXX are falsely reporting and trying to collect a wrong debt not owed. Every time I have disputed this, all I receive is an email or a letter from Equifax stating that they have verified that the debt is mine and has remained on my credit report. I do not owe {\$1700.00} and I have provided proof attached to this formal complaint.	3058762
10/27/18	False statements or representation	<p>I was incorrectly billed for two visits or exams at an XXXX XXXX facility during a single visit that took place on XX/XX/XXXX.</p> <p>After many, many conversations with hospital billing and my insurance company, the alleged debt was then sent to their collections and subsequently to an external collection agency. I submitted proof of the error (including my insurance EOBs) to the hospital 's billing department and to the external collection agency on XX/XX/XXXX.</p> <p>I received a response from the collection agency stating that they found that the coding on the claim was correct, but with no proof or evidence to back it up. I sent a letter asking for evidence on XX/XX/XXXX.</p> <p>I then received a collections call from a different company sometime in XX/XX/XXXX ; I told them that I had submitted evidence of incorrect coding/billing previously and refused to pay a bill I do not owe.</p> <p>Subsequently, I have received notice from another collection agency on or around XX/XX/XXXX, dated XX/XX/XXXX, giving me 30 days to dispute.</p>	3058280
10/25/18	Attempts to collect debt not owed	My local VA clinic sent me to the local XXXX Hospital to be treated, and they promised me that the VA would pay for it. I am a Veteran. Well they have NOT paid for it and now I have bills from collections agencies that are ruining my credit, which has fallen over 150 points!	3056661
10/25/18	Attempts to collect debt not owed	There is no option in the TSI IVR to wait for an agent. Whether you call within regular business hours or not (I have done both). The only option is to call back or to leave a message. I have left 4 messages, clearly stating my name, contact information and account numbers, most recently on XX/XX/18 and XX/XX/18. I have never received a call back. I have contacted the creditor in XXXX and again XX/XX/18 to confirm that the debt was paid, they said they were escalating to get it removed from collection, however I continue to receive notices. On XX/XX/18, the creditor confirmed that the account was taken out of collections in XXXX however I continue to receive collection notices, the most recent being dated XX/XX/18.	3056626
10/25/18	Attempts to collect debt not owed	Went to XXXX XXXX XX/XX/2017 paid the amount owed the doctor said come back 7 day later there would be no charge this collection agency is puttin false charges on my XXXX XXXX XXXX credit reports I done went back to XXXX XXXX they said there was no charge this collection agency should be fined by the federal government + they are putting medical information in credit reports	3056516
10/24/18	Dealing with your lender or servicer	<p>About 2 months ago I applied for a Loan Indulgence which was not approved to me, the same day, the same representative who answered me by phone told me that I could apply for a Payment Arrangement and that when it was approved all the late payments that already I had accumulated, that they were like 2, they would disappear. I was waiting, 15 days, I had no answer and I called them, supposedly the application was pending. They spent almost 2 months, which I have been calling every 10 days to know about the application and they always told me that it was pending. It turns out that today XX/XX/2018, almost 2 months later a representative tells me that the payment arrangement had not been approved because " I ALREADY HAD NO BENEFITS ", that is, why did not the first person tell me???? It turns out that I ask to speak with a MANAGER and I explain everything again, in the end it tells me that my PAYMENT ARRANGEMENT application had not been approved because I had not put in the form how much I was willing to pay!!!!!! How is it possible!!! That is, if I lack information in the document, what is fair and professional is that THEY call me and inform me!!!! NOOOOOO, I kept accumulating late payments, they were reporting to my credit and finally they sent the account to a collection agency.</p> <p>I want to make a retroactive work in my account, to listen to ALL MY CALLS MADE IN THE LAST 2 MONTHS, to see that I have not stopped communicating with them trying to find a XXXX solution to that account. After they explained to me that my benefits were exhausted, they invited me to apply for a Payment Arrangement in which I had to fill out a form and send it. Apparently 2 months later, I discovered by one of the managers, that my application for a Payment Arrangement was not approved, BECAUSE I DID NOT PAY THE AMOUNT OF MONEY THAT I WAS WILLING TO PAY EACH MONTH! It is my responsibility to fill out the form correctly, but it is also the responsibility of this company to inform its customers when there is an error like this. I was never informed that my application was incomplete, I was never informed that my application was denied, after 2 months and after my account was sent to collection, after requesting to speak with a Manager, I learned all this. It is a lack of professionalism on your part.</p>	3055659

Date received	Issue	Consumer complaint narrative	Complaint ID
10/24/18	Attempts to collect debt not owed	I get repeated calls each day for a few yeas now, from Transworld Systems, no debt owed, they want payment over the phone to get my card number.	3055294
10/22/18	Communication tactics	I HAVE BEEN RECEIVING CALLS EVERY DAY SINCE XX/XX/2018, I REQUESTED THE ON EVERY CALL TO CEASED AND DECEASED PHON CALLS ACCORDINLY TO THE RIGHTS BY FDCA. PREVIUSLY I REQUEST THEM TO STOP THE CALLS AS WELL.	3052792
10/22/18	Attempts to collect debt not owed	TSI has been calling me for collections regarding an Auto Insurance Policy with XXXX of Michigan from 2012. I explained that this is not possible and that the policy would have been under my husband who has gone thru Bankruptcy and would have had this discharged. I also explained that this debt was for a [policy from 2012.	3053181
10/22/18	Dealing with your lender or servicer	<p>XXXX XXXX XXXX (XXXX) handles a number of small, private loans through my alma mater that I needed during my time there to get through a couple of semesters. Things have been very difficult for me since I graduated, however, and I am now XXXX, making repayment of these loans nearly impossible. I have applied for, and been granted, economic hardship deferment on these loans since 2013. Unfortunately, the process of being granted the deferment has been terrible. The customer service for XXXX appears to have been outsourced, and their agents only know how to read from scripts for their responses to questions and concerns. I was initially told that the only way they would accept the deferment application was via paper mail. It's a very long application and requires multiple stamps. They then proceeded to tell me that they " lost " my application, several times, despite the fact that I knew it arrived because I had the Post Office add tracking to the envelope. Then they told me to keep waiting, because maybe it just had not turned up in their mailroom. Another representative then told me that all the others had been wrong, and that I had been waiting and accruing late fees and bad marks on my credit score for no reason, because I could have emailed everything. The entire time, I was receiving harassing letters, emails, and phone calls about these loans because I was unable to make payments, but I was assured by multiple people that I should ignore all of this harassment because it would be removed and wiped away from my account when my application for deferment was processed.</p> <p>Even while my loans have successfully been on deferment, after the painstaking process to even apply, I've received multiple letters telling me that I have payments that are past due, letters marked " FINAL NOTICE, " and even letters threatening to send me to collections agencies if I do not pay the full loan amount, even though my online account shows me that I am still on deferment, and my document inbox on my account shows no record of these harassing letters being sent to me. My attempts to contact them to rectify this issue have been completely useless. All I receive are generic responses taking me around in circles, telling me to talk to other people about the issue. No one seems to be able to help me with it, and if I request to speak to a manager or a supervisor, I'm told I am being connected, and then they hang up on me. Trying to email them or use their support ticket system is worthless, as all they ever do is tell me to call the customer support line. This has been going on for five years and I am reaching the end of my rope. I don't know what to do about this company, and I've tried so hard to do everything the right way and fill out all the paperwork they want me to in order to go through their proper channels. They just refuse to work with me or speak to me as a human being or a customer.</p>	3053081
10/18/18	Attempts to collect debt not owed	The Original Creditor (XXXX XXXX XXXX) closed the account of {\$670.00}. An unauthorized account was opened by TRANSWORLD SYSTEMS on XX/XX/2013. Nothing is due to TRANSWORLD SYSTEMS, who has also tried to collect the same debt under the name TRANSWORLD SYSTEMS INCORPORATED, because I never agreed to a contract with them. The unauthorized account opened by TRANSWORLD SYSTEMS AND TRANSWORLD SYSTEMS INCORPORATED on XX/XX/2013.	3050512
10/17/18	Communication tactics	THE COMPANY IS USING CALLER ID SPOOFING TO TRY AND MASK THE NUMBER. I HAVE TOLD THEM TO STOP CALLING ME NON STOP, THEY CALL FROM THE SAME 3 SPOOFED NUMBERS 3 OR MORE TIMES A DAY. THE FIRST FEW TIMES I MISSED CALLS AND WHEN I CALL BACK SOMEONE ANSWERS AND SAYS THEY NEVER CALLED ME SO I FINALLY ANSWERED TO GATHER INFORMATION ABOUT WHO IS CALLING ME NON STOP WHILE I AM WORK.	3048812
10/16/18	Attempts to collect debt not owed	Asked them to validate the debt, they only sent copies of a bill claiming its mines but it's not! They're not sending me of what I've asked, which is signed documents by me. They still cant/dont have proof its mines.	3046947
10/14/18	Written notification about debt	<p>I had a medical bill on XX/XX/XXXX from emergency room that I didnt know about and never received anything in the mail. The debt went into collection in XX/XX/XXXX I came to find out about after it went in collection and paid it off approximately by XX/XX/XXXX-XX/XX/XXXX that year.</p> <p>The collection company that had the debt was (Transworld Sys Inc/33) Attach you can find my credit report and see page # 3 showing account was closed.</p>	3045349
10/14/18	Attempts to collect debt not owed	In XX/XX/2015 I attended a continued education program through my union and got hurt while I was there so I visited the hospital and got looked at. The hospital (MARYLAND XXXX XXXX) gave me the bill and I gave them my current XXXX XXXX insurance number which was up to date which then my insurance took care of it. This debt collection has been showing up in my credit reports for the past 3 years and and is causing financial hardship.	3045491

Date received	Issue	Consumer complaint narrative	Complaint ID
10/10/18	Dealing with your lender or servicer	<p>I applied to return in school in XX/XX/2018, I was advised by finance dept that i had a loan in default I have had student loans for many of years and i have always keep them in good standing i did not understand what was happening I researches NDSL and saw that a federal perkins loan for the amount of {\$150.00} was deferred i called numerous places including XXXX they were very rude and stated i would have to pay the money i advised that I never attended the class i advised it was a online and i dropped she stated that they dropped me and i was charged for the full class. they then advised me i needed to call XXXX I spoke to them and they said I now owe {\$220.00} i explained I was never advised of this they said it was nothing they could do he gave me information to apply for a forbearance and how to consolidate my loan i first tried to do a forbearance they just had a form did not state that any document were required i filled it out and submitted i got a email advising it was rec 'd after 7 days no response i called XXXX they said i was denied because i did not submit a check stub. i asked why was i not advised of this i got no response and was told to resubmit with check stub, again i got no response i called again a rep placed me on hold and told me i was not in default and they would have to clear my account it will take a few days i called back again 5 days later and was advised the same thing she told me to watch my email. i never got a email so i emailed them. they responded statingmy account was not in dafault it just accerlerated which means it is only past due but not in collections that my account is under a full defferal and i wont have to pay until XX/XX/2018 i sent another email on XX/XX/18 asking for a good standing letter so that i can proceed with school. i then got a reply from XXXX stating that they can not give me a clearance letter because the account is past due that i have a gap in the account from XXXX i sent a reply which they never respomded to asking why each time i call or email i am advised something totally different i also send the email in which they sent telling me my account was clear. i also advised that since i was not sure how they were going to handle my account I consilodated my loans and included this perkins amount I advised that they rec ; d that info as well and should be able to send my clearance letter i still have not gotten a response. I would like to know if there is anything that can be done at this point i think they are attempting to do what ever they can to avoid me from going back to school what ever complaint i can file to get then to release my letter and clear my account i would like to do</p>	3041642
10/10/18	Written notification about debt	<p>Transworld Systems has reported a collection account on my credit report I didn't know was there. I've never received any information or had any contact with this company about this collection account. I have not been given any opportunity to verify the validity of this alleged debt nor have I gotten the opportunity to dispute the debt with the company. I submitted a dispute with TransUnion credit reporting agency and of course they say the company has validated the debt. I have no idea how that is even possible since I have not been in contact with this company nor have I been provided with any information regarding this debt. Transworld Systems has illegally reported this alleged collection account on my credit report and is in direct violation of the Fair Debt Collection Practice Act and the Fair Credit Reporting Act!</p>	3041067

Date received	Issue	Consumer complaint narrative	Complaint ID
10/10/18	Credit monitoring or identity theft protection services	<p>XXXX XXXX XXXX, the servicer on my XXXX College Loan, updated to a new online borrower portal called XXXX XXXX in XXXX and XXXX of XXXX. I have been repaying this loan since XXXX (with autopay for the last several years) without incident until the switch to XXXX XXXX took place. A problem with my autopay on or around XX/XX/XXXX set off a series of events I will detail below that culminated in 2 late payments and a negative effect on my credit score - this all despite my extensive and well-documented efforts to pay my loan and re-set up my autopay via email and phone. I think that there was an internal problem on the part of XXXX when they switched over to the XXXX XXXX system, and that this problem was compounded by an inability or unwillingness on their part to help me fix it. I would like (1) for my credit to be restored, and (2) for the two recent missed payments to be removed from my record.</p> <p>All attachments are labeled A through I and referenced as such below.</p> <p>In XX/XX/XXXX I received an email (A) that XXXX was anticipating system down time while they upgraded to the XXXX XXXX online borrower portal. I was informed that no late fees would be assessed in the month of XX/XX/XXXX, and there was no indication that action needed to be taken on my part to continue my recurring payments (that had been set up and working well for years).</p> <p>On XX/XX/XXXX I received an email that the switch to XXXX XXXX was complete and that my account was active (B).</p> <p>On XX/XX/XXXX I received an email that I had a new document on the XXXX XXXX system to review (C). This document showed that as of XX/XX/XXXX my account was current, with an automatic debit of {\$140.00} (my usual amount) to take place on XX/XX/XXXX. Great.</p> <p>On XX/XX/XXXX I received another email that I had a document to look at. This document, dated XX/XX/XXXX, stated that my account was PAST DUE in the amount of {\$180.00} (D). This was a surprise to me. I logged on to the website and viewed my payment history (E) and indeed, the status of the XX/XX/XXXX autopayment was " failed (unapplied) ". I tried to pay online then and there but there was a problem with the system and I was unable to make the payment (as happened to me again, on XX/XX/XXXX). I tried to call, but it was after business hours. I was able to try to establish that my autopay was still set up, and received an email confirmation that autopay was indeed set up on my account (F).</p> <p>On XX/XX/XXXX, the date my autopay was set to debit from my account, I received an email that " due to my request " my autopay had been cancelled (G). As the loan was due that date, this resulted in my account now being TWO MONTHS OVERDUE. I did not request for my autopay to be cancelled at any time.</p> <p>On XX/XX/XXXX I called XXXX XXXX customer service to sort out why my autopayments were failing (on XX/XX/XXXX) and being cancelled without my knowledge (on XX/XX/XXXX). Importantly, I also had my credit card out and was about to pay the balance of the bill, but the representative STOPPED ME, saying she " saw two different due amounts listed " and that she would refer me to their account specialists to see how much I owed, and would follow up with me. She never followed up. There should be a quality assurance recording of this phone call. I could have paid my bill that day, but she advised me against it. I am sorry I followed her advise. I told her of my concern that my credit could be affected by my unpaid balance, she told me the account specialists would look into it. Notably, she asked if I was using a XXXX Bank account to pay my bill, which I thought was strange. I have an old XXXX Bank account that I closed years ago, and have used my XXXX XXXX XXXX account to make payments on this loan for years. I have a suspicion that when the switch to XXXX XXXX took place, the XXXX Bank account was erroneously used for my autopay and this is why my autopayments began to fail at the exact same time they switched their system. Just my hunch. Not my fault, and I shouldn't have to pay for their mistakes with my own credit score.</p>	3041643
10/9/18	Struggling to repay your loan	<p>First, I would like to state that I made the same complaint (XXXX) recently about XXXX XXXX XXXX, however ; my comment was sent to XXXX XXXX XXXX not XXXX. Please send to XXXX XXXX XXXX, as they own the loan. XXXX XXXX XXXX continually raised the interest rate on a loan I was paying every month, making my monthly payments unaffordable. I was, at the time, paying at least {\$75.00} more than the minimum payment due in an effort to decrease my principal amount and XXXX increased my interest rate 9 times in a single year. When i contacted the administrator XXXX, they told me that there was no option of repayment negotiation or payment plan via XXXX and I had to keep paying. My monthly payment is {\$200.00} per month minimum ; that is ridiculously unaffordable.</p>	3040874

Date received	Issue	Consumer complaint narrative	Complaint ID
10/9/18	Attempts to collect debt not owed	<p>I am a XXXX, XXXX XXXX Veteran with very limited income, trying my best to get my life back in order. Please help!</p> <p>I was XXXX in the Missouri department of XXXX continuously from XX/XX/XXXX through XX/XX/XXXX as evidenced by my enclosed letter of XXXX. While XXXX my identity was stolen by person or people unknown to me. Between the dates of XX/XX/XXXX and XX/XX/XXXX whoever stole my identity incurred {\$8300.00} in debt using my XXXX XXXX XXXX XXXX XXXX XXXX credit card (see included account statements). These purchases were purely fraudulent, and I had absolutely no knowledge of them. After I was released from prison in late XXXX, I learned of this debt because of pulling my credit report. I began to receive monthly statements from the XXXX XXXX XXXX XXXX XXXX XXXX and I've included a copy of the last one in XX/XX/XXXX, which states that with their added interest the balance is {\$10000.00}. I also receive account statements from a company called TRANSWORLD SYSTEMS INC. (TSI) who now apparently (also) carry the debt. The last statement I could find from them is from XX/XX/XXXX, and it states that my current balance is {\$12000.00} as of that date. I contacted Both of these companies and informed them that the debt was incurred fraudulently and that my identity had been stolen while I was incarcerated. They sent me a list of required documents that I was to put together to dispute the fraudulent debt, including an affidavit of forgery (included in attachments) from the local police. After getting everything together I returned my fraud pack to TSI via certified Express mail (see the enclosed, signed receipt). They signed for it on XX/XX/XXXX. On XX/XX/XXXX I received a voicemail from a person named XXXX or XXXX, in which she said she was calling for XXXX XXXX (my name is XXXX XXXX) and that she was the investigator for my claim. I called her back at XXXX XXXX the same day and we spoke for four minutes and ten seconds. In our brief conversation, the only thing that she asked me is if I was married when I went to prison (I was, but filed for divorce, which was finalized XX/XX/XXXX). She then said that if she had any other questions she would let me know. In approximately a week, I received a 1-page summary of their " investigation. " They had " determined " the debt was valid and would continue to grow with interest. To make matters worse they are started taking my tax returns each year and a garnishment from my XXXX XXXX pay because the credit card (which I got as a young XXXX in XX/XX/XXXX) can apparently be collected as a federal debt would, through garnishment.</p>	3040931

Date received	Issue	Consumer complaint narrative	Complaint ID
10/9/18	False statements or representation	<p>TSI is attempting to collect on a debt they no longer have any legal right to collect on and reporting these collection accounts on my Credit report. This is debt has been transferred to another agency and this agency has filed suit for the collection of these two accounts XXXX is the debt owner and on XX/XX/2018 XXXX and XXXX filed suit on these debts and on XX/XX/2018 TSI reported these debts as new collection accounts. I have already hired the XXXX XXXX of XXXXXXXX XXXX to respond to this suit and I will be filing further suits against XXXX and TSI if this can not be resolved promptly.</p> <p>I have been dealing with this situation for 18 months and have made numerous offers to settle the debt in full if I could be provided with proof they were the owner of the debt and that they would enter into a payment plan which laid out payment in full. But I was given the run around by 7 agencies and now I am being sued.</p> <p>COPIED EMAIL : XXXX XXXX XXXX AttachmentsTue, XX/XX/XXXX, XXXX XXXX (6 days ago) to XXXX, XXXX, secretary I am writing as I have not received a response to a certified letter that I sent on XX/XX/18, and since that letter I have been served with a lawsuit by another debt collector for the accounts listed below : XXXX Alleged Amount Due : {\$27000.00} XXXX Alleged Amount Due : {\$14000.00} I have attached a pdf of the letter that was mailed to TSI and which I have already received the return receipt to confirm that your office has received the letter I sent.</p> <p>Nevertheless, this email is a final attempt at direct communication and resolution to this matter. If TSI does not remove the collection account for all three CRA from mine and/or any assigned cosigner the next correspondence your company will receive will be from my attorneys office XXXX XXXX of XXXX XXXX XXXX XXXX. It is illegal for your company to place a collection account with any CRA if there is a pending lawsuit that questions the validity of the debt furthermore I have documented evidence that TSI illegally entered into a payment agreement on an invalidated debt and that you entered into this agreement with me as I was under duress of other pending legal action.</p> <p>I am requesting that this collections accounts be removed from all CRAs within 10 days from today XX/XX/18, and that you send me a copy of all the requests to have these collection accounts removed and a notice in writing that you will no longer be reporting this debt as you are not the entity who has filed suit for this alleged debt and you are no longer legally allowed to attempt to collect on this alleged debt.</p> <p>Please also inform XXXX that I will be filing a counter suit in response to the suit they have submitted against me for this alleged debt.</p> <p>Sincerely XXXX XXXX XXXX</p>	3040704
10/8/18	Attempts to collect debt not owed	<p>I received a notice through my credit monitoring service that a change to my credit information had occurred. Upon investigating, two debt collection activities were identified against my credit by XXXX from Transworld Systems , Inc. (TSI) on XX/XX/2018, one in the amount of {\$2000.00} and the other in the amount of {\$71.00} with the accounts listed as " N/A. " I have not received any other notification about this debt, and my credit history has been outstanding, with nothing to which I can attribute this debt collection action. I believe this to be a fraudulent act.</p>	3039815
10/8/18	Written notification about debt	<p>On XX/XX/2018 I a toll by mail toll booth on the XXXX bridge. I never recieved any bills by mail. On XX/XX/2018 I recieved a collection letter from Transworld systems requesting {\$110.00}, {\$17.00} for the toll and {\$100.00} violation fee. I called Transworld to dispute this charge. Today I recieved a letter from Transworld stating dispute is resolved and that I do owe {\$110.00}.</p> <p>My dispute is with XXXX XXXX XXXX XXXX for not sending any bills. I have tried to contact them directly to no avail.</p> <p>I have gone through the same toll booth on two additional times, XX/XX/2018 and XX/XX/2018. I have not recieved any bills. My fear is that I will be receiving additional collection letter from Transworld in the future.</p>	3040347

Date received	Issue	Consumer complaint narrative	Complaint ID
10/6/18	Attempts to collect debt not owed	Trans World Systems has been posting a delinquent debt. They indicated on my credit report that I owed XXXX XXXX about {\$85.00}. I received no notice of this debt, and thought when I moved all my debts were settled. I called XXXX and requested validation of the debt in the form of a final bill, last XX/XX/XXXX. None came. This again popped up on my credit notifications, so again, I reached out to XXXX XXXX, and after much discussion, I believed the explanation that I owed them money. They switched systems and a supervisor sent me validation. I paid the roughly {\$85.00} owed via check to XXXX 3 weeks ago. I called TransWorld and they had no record of the debt using my account number with XXXX XXXX. I no longer owe this debt. It keeps posting as a new delinquency on my credit report and it is harming my ability to borrow money at reasonable rates. Please ask them to stop, please help.	3039135
10/5/18	Dealing with your lender or servicer	<p>I fully paid off a loan with XXXX XXXX XXXX (XXXX) on XX/XX/2018. However, I had forgotten to cancel an automatic monthly payment to XXXX from my bank, which made an additional payment of {\$82.00} on XX/XX/2018. Starting later inXX/XX/XXXX have made several attempts with XXXX (6 times so far via their messaging systems, the latest of which was sent earlier today, as well as XXXX times on the phone). Despite my repeated calls and messages, XXXX seems to have no coordinated effort in attempting to resolve this issue. Several agents have promised call backs - none of whom have followed through. Furthermore, each time I reach out by phone I have to explain the situation, even though they claim that my account has been " notated " on several occasions.</p> <p>UAS first estimated a 45-60 day from the posting date of the original payment for the refund to be processed. When I called again in XX/XX/XXXX, XXXX claimed that a check had been mailed out to me. I informed them that I did not receive it, requested that the check be voided, and, if possible, for them to directly deposit the refund into my bank account, as they should have the necessary information to do so. It has been 120+ days ; XXXX has taken no action to re-issue the check and failed thus far to provide any satisfactory answer as to why this process has become TWICE as long as their maximum estimated time needed to process a refund.</p>	3038485
10/4/18	Struggling to repay your loan	I filed a chapter & bankruptcy to legally discharge the supposed debt I have with XXXX XXXX XXXX XXXX XXXX. This was presented to me as a private loan through XXXX XXXX that could be used for college expenses or personal expenses not related to school. Obviously, not one dime of this money was used toward college or I wouldn't owe the federal government over {\$80000.00} in student loans today. My credit report is showing this matter as having been closed (see attachment). I already paid over {\$2000.00} to XXXX, XXXX XXXX XXXX after the bankruptcy because I was unaware that they had no right to further collect on a discharged debt nor could I afford an attorney at that time. My current attorney sent a letter to them last year which subsequently led to the debt being removed from my credit report as closed. I was served with suit papers with a court appearance scheduled for XX/XX/2018 in XXXX XXXX court by XXXX XXXX XXXX the latest law firm to take over these collection practices. They had attempted collection last XXXX via mail and I replied via email that this debt was legally discharged via Chapter XXXX and brought up the lawsuit by Consumer Financial Protection Bureau against XXXX that stated collection could not be pursued while the audit of over 800,000 records was in process.	3037155
10/4/18	Attempts to collect debt not owed	<p>I have been contacted nearly every day for the past 2 months by a debt collection agency called TransWorld System. The calls are coming from a XXXX area code in XXXX XXXX XXXX but it is a different number each time so I can not block their calls. I have several copies of the recorded messages left. Each time I am asked to call XXXX to speak with " XXXX XXXX XXXX " and when I call I get a collector. I was informed that they show this number belongs to XXXX XXXX and I do not know anyone by that name.</p> <p>I am promised everytime that my number is added to their do not call, but it never happens and the calls continue. I have been as polite as possible but now my frustration level is very high as I can not make it stop.</p> <p>Please do something about this lack of concern for my privacy which is now bordering on harassment for a debt that is not mine. It appears someone made a keystroke error and my number was listed as the contact. I attached a transcript of the last call I did not answer on XXXX. I was contacted last at XXXX on XXXX.</p>	3037564

Date received	Issue	Consumer complaint narrative	Complaint ID
10/4/18	Dealing with your lender or servicer	<p>I have been in active repayment via autopay (ACH) with my Health Professional Student Loan (HPSTL) from XXXX University and serviced by XXXX since XXXX. On XX/XX/XXXX, XXXX took over XXXX as the loan servicer and continued to withdraw funds from my account via ACH without issue. I received a late fee notice in XX/XX/XXXX that a payment was missed and I spoke with a representative on XX/XX/XXXX @ XXXX who processed the payment immediately. The next scheduled payment was for XX/XX/XXXX and I received a statement on XX/XX/XXXX stating " The total amount due plus {\$500.00} is schedule to be automatically withdrawn from your account on XX/XX/XXXX. " The amount due on the statement is {\$710.00} for the HPSTL loan. It is clearly indicated on the statement as the " Total amount due " and the note on the statement clearly states " The total amount due plus {\$500.00} is schedule to be automatically withdrawn from your account on XX/XX/XXXX. " This led me to believe that everything was back on track with the autopay agreement. Unfortunately, on XX/XX/XXXX, I received another notice that the payment due on XX/XX/XXXX was never processed by XXXX and that I was now TWO months past due and this was reported to the credit bureaus. I have made multiple attempts to work with XXXX directly but with no progress. I was told via email on XX/XX/XXXX by XXXX that " We didnt stop your automatic payment, it automatically stopped due to the transition of both servicers. " and that is why payments didn't go through for XXXX or XXXX. However, this transition occurred on XX/XX/XXXX and since that date, FIVE automatic withdrawals for this account were successfully completed by XXXX until XX/XX/XXXX. Furthermore, their website clearly states that borrowers do not need to do anything if they are currently enrolled in autopay through XXXX, as I was.</p> <p>So, I have been enrolled in autopay with XXXX since XXXX. The website states that after the transition on XX/XX/XXXX, borrowers do not need to re-enroll in autopay to continue with autopay. Every due date since XX/XX/XXXX had successfully accepted payment via autopay (proving the representative wrong in that I needed to re-enroll because it automatically stopped) until XX/XX/XXXX when I discussed the issue with a representative. They now state the representative told me in XXXX that I needed to re-enroll and in XXXX, my billing statement for XX/XX/XXXX clearly confirms that I am enrolled in autopay. I never receive a notice in XXXX that the account was past due and on XX/XX/XXXX, I'm told the account is two months past due and a negative report was submitted to the credit bureau. I have not received any answer as to why they were able to process FIVE separate autopay withdrawals after they took over servicing the loans in XXXX although they state in an email that " We didnt stop your automatic payment, it automatically stopped due to the transition of both servicers. " They can not explain why my statement clearly states that the total due will be automatically withdrawn on XX/XX/XXXX and have in fact requested a copy of that statement (which I sent them)! Also, they can't even explain why there is actually an overpayment resulting in a credit balance of {\$93.00} to the other loan being serviced on this account! Everything about how they handled this since XX/XX/XXXX has been a complete debacle and the most insulting part is they refuse to remove the negative reporting as they state " we practice fair and accurate negative reporting ".</p>	3037028
10/4/18	Dealing with your lender or servicer	<p>XXXX XXXX XXXX (a unlicensed debt collection agency) on behalf of Transworld Systems and XXXX XXXX XXXX XXXX XXXX filed several lawsuits that resulted in default judgements between XXXX-XXXX and one lawsuit in XXXX/XXXX where I was provided with incomplete information showing ownership and chain of custody. This deceptive information included an affidavit stating that XXXX owned the loan in question along with a promissory note and other documents. I have never been given the requested chain of custody/assignment that shows XXXX owns the loans in question per y numerous requests. I have filed unsuccessfully motions to set aside these default judgments. I have since been garnished of both my state income refunds and paychecks. I have received debt collection letters dated XX/XX/XXXX & XX/XX/XXXX from Transworld Systems and XX/XX/XXXX from XXXX XXXX XXXX XXXX regarding these loans. XXXX is a servicer who is reporting these loans on my credit report as of date that included incorrect information. XXXX stated in a prior complaint filed with CFPB that they only have information from when they obtained these loans in question in the years XXXX-XXXX, however, upon calling XXXX they were the servicer on all loans upon date of origination on all loans in question. XXXX is reporting on my credit report to contact current furnisher, without knowing who truly own these loans its impossible to do so.</p>	3037123
10/2/18	Incorrect information on your report	<p>I'm a couple months into trying to finalize buying my first home. The mortgage company wants to know about the charge off student loan for {\$11000.00}. So we do a XXXX XXXX conference call on XX/XX/XXXX with XXXX, they state they have the loan in there office but now we are sending it to XXXX XXXX XXXX for XXXX. They give me the info and I call the firm the following week and they don't have anything still to date XX/XX/XXXX. We do another conference call on XX/XX/XXXX with Trans word Systems and they state the account balance is XXXX and it had been turned over to XXXX XXXX for {\$20000.00} in XX/XX/XXXX. I demanded full loan Documentation and I got a credit application with my signature on it. I asked for other documents and got nothing. I know this loan has been transferred numerous times to various companies. I had been getting threatening phone calls and harassment months before I filed a Ch XXXX in XX/XX/XXXX when it showed up on my report as a charge off. I'm under the assumption that this debt has already been claimed on someone's taxes as it showed up as charge off on my credit report. Possibly Double dipping?</p>	3035675

Date received	Issue	Consumer complaint narrative	Complaint ID
9/30/18	Attempts to collect debt not owed	<p>This issue started with fraudulent charges to my XXXX account. I received 4 different invoices starting in XX/XX/XXXX. These invoices were dated XX/XX/XXXX, XX/XX/XXXXXXX, XX/XX/XXXX, and XX/XX/XXXX.</p> <p>I reported the fraud to XXXX. I called on XX/XX/XXXX, XX/XX/XXXX, and XX/XX/XXXX, and on each occasion I was assured by different people that they had taken care of the issue and closed my account, and I did not owe any money for this fraud, but despite this, I continued to receive bills.</p> <p>The invoice dated XX/XX/XXXX I did not receive until XX/XX/XXXX! I received Past Due notices for the XX/XX/XXXX invoice and the XX/XX/XXXX invoice, but no others.</p> <p>I was assigned a case person from the fraud department- XXXX XXXX, and given her direct phone and email contact information. Despite multiple phone calls and emails using the contact information I was given, no one ever answered or returned my phone calls or emails.</p> <p>In XX/XX/XXXX I had my last conversation with XX/XX/XXXX and was again assured by a supervisor in the XXXX fraud department that the issue was resolved, my account was closed, and I needed to take no further actions.</p> <p>I received no further Past Due statements.</p> <p>As of today, I received notification that I have been sent to a debt collection agency Transworld Systems INC for the sum of XXXX over the fraudulent charges.</p>	3033329
9/28/18	Written notification about debt	<p>I disputed an account listed on my credit reports by XXXX XXXX, XXXX hat did not belong to me and it was removed because they could not verify it. Apparently XXXX XXXX, XXXX then sold it to Transworld Systems Inc. and it was added to all three of my credit reports. I did not receive a dunning notice nor a notice of my right to dispute before that added this account to my credit reports. I wold like the erroneous debt removed from my credit reports immediately</p>	3032197
9/28/18	Dealing with your lender or servicer	<p>In XX/XX/XXXX, I was disbursed a Federal Perkins Loan for my first year of XXXX XXXXI at XXXX University. This was my first year of three for XXXX XXXX. I subsequently transferred to XXXX University XXXX XXXX XXXX in XXXX XXXX XXXX. I did the subsequent two years of XXXX XXXX in XXXX XXXX XXXX. When I moved, I still had this Perkins Loan outstanding. My loan servicer is XXXX for this loan.</p> <p>After graduating from XXXX XXXX in XX/XX/XXXX, I again moved to XXXX, XXXX. On XX/XX/XXXX, I logged in to XXXX ' portal to find out that I was 60 days overdue. Not once has XXXX contacted me about my repayment options, when my first payment is due, what my interest rate is, or any other information regarding this loan. The effect on my credit report has been drastic : my score has dropped from mid to high 700 's, down to 650 's.</p> <p>On the phone, XXXX lied to my multiple times. First, I asked them what address they had on file. They responded : " XXXX XXXX XXXX XXXX, XXXX XXXX, LA, XXXX. " This address does not exist. They said they've been mailing notices since XXXX of this year. I'm pretty sure the USPS sends mail back to sender if the address isn't correct. Second, I asked them how they are going to correct this. They said they are going to correct the negative credit reporting. Then, they said they can not. They are deflecting responsibility.</p> <p>There are several issues here : 1.) I provided my address to XXXX University when I moved. 2.) I was never told until I called XXXX a few days ago that XXXX was my Perkins loan servicer. 3.) XXXX was using a fake mailing address, and they tried telling me it is a proper address. 4.) XXXX had my correct email address on file.</p> <p>5.) XXXX never used my correct email address.</p> <p>6.) XXXX never attempted to contact me using a correct contact address prior to my payment due date, my delinquency status, or any other repayment options.</p>	3031961

Date received	Issue	Consumer complaint narrative	Complaint ID
9/27/18	Attempts to collect debt not owed	<p>I received a " Notice of Violation " in XX/XX/2018 for allegedly running a red light in XXXX XXXX, Texas on XX/XX/2018. This notice indicated that I owed the " XXXX XXXX XXXX XXXX, Texas XXXX XXXX XXXX XXXX " a balance of {\$75.00}. On XX/XX/2018, I sent a cease and desist letter to this corporation located in XXXX, Ohio. I formally notified them that non-compliance would result in my filing complaints with both the Federal Trade Commission and the Texas Attorney General 's Office. I sent this letter via Certified Mail, and I received a receipt from the corporation that they received my letter. I have copies of all correspondence and receipts.</p> <p>On XX/XX/2018, I received a debt collection notice from TransWorld Systems , Inc. from XXXX, Ohio. This notice informed me that the account had been placed with them for collection, and the balance had increased to {\$100.00}. I contacted the Consumer Financial Protection Bureau on XX/XX/18 and spoke to XXXX (ID # XXXX) to begin the formal complaint process, and I was referred to this website to continue my complaint. I plan to send an additional cease and desist letter via certified mail to TransWorld Systems , Inc. today.</p>	3030964
9/27/18	Written notification about debt	<p>I went to the ER for XXXX XXXX in XX/XX/2018. I was told that all I had to pay for about {\$250.00} for my bills since I didn't have insurance. I payed and left. Weeks later I get a bill from the hospital which I couldn't pay because it was over {\$1500.00}. I didn't know I would get billed like this because it wasn't discussed in the hospital or else I would've left. Time passes, and now apparently the bill was sent to collections. I didn't receive any mail that notified me about the dept collection or how I can resolve the issue. I did receive a lot of random calls for 800 numbers but I never answer them because I don't know who it is. Now when I checked my credit score report, it shows I have been placed in collections and that it won't go away for years. I called the company and asked that if it can be removed if I payed them. The lady told me no. I asked for an online link to pay for the dept and the link I received along with the account number also didn't work for me to get into my account.</p>	3031131
9/27/18	False statements or representation	<p>On XX/XX/2018 letter from Transworld System. Informing me I owe XXXX.</p> <p>This is 3rd letter from a third party collection on XXXX account. I have written to Attorney General & FCRA on this same XXXX account. I have copies.</p> <p>I would like notify Tranwworld System this account should be handled with XXXX only.</p> <p>I always informed XXXX that we could go to court on this unjust issue. Now I realized that I will have the lawyer mail Intend to sue letter. Senior Abuse I am a XXXX XXXX XXXX XXXX survivor trying my best to take care of mother with XXXX.</p> <p>I am on Social Security can be verified. I do not need anyone to mess up my credit report with unjust claim of me owing something. All other collection company gave them file back.</p> <p>I do not truly believe Transworld is aware of this situation!</p> <p>So I am being hope that you will do the right thing.</p> <p>Thanks hope hear from you soon.</p>	3031377
9/26/18	Problem with a credit reporting company's investigation into an existing problem	<p>609a1a of the fair credit reporting act XXXX or Transworld systems nether one of them was able to properly verify the collection account but will not remove it from my credit file. the law is very clear. i have therr letters and there respond saying it is verifed but never showed me no original documents. witch the law states that they have to provide.</p>	3029537
9/25/18	Dealing with your lender or servicer	<p>Every time I make payments I can afford, the debt collector agency is changed. The current owner has made no attempts in contacting via mail in attempts to make a payment plan but continues to report unpaid interest to the credit bureaus at a rate that im not aware of. Company make objective is to get the balance high enough via unfair interest charges to make a profit. The original balance continues to show up as charge off and now the reporting balance is thousands of dollars above that.</p>	3029181
9/25/18	Communication tactics	<p>I received a phone call this morning on my land line that I let roll over to my voice mail on my answering machine because I didn't recognize the number. The number showing was from XXXX, VA : XXXX. She said the call was from Transworld Systems , Inc., a debt collector company. She said to call XXXX XXXX (? XXXX XXXX at XXXX and gave me a code number to use : XXXX. Since then she is trying to reach me on my cell phone. I believe this is a scam, I am elderly and have no outstanding debts and have never had any. Can you very that this is a scam?</p>	3029016

Date received	Issue	Consumer complaint narrative	Complaint ID
9/25/18	False statements or representation	<p>I was hired by a friend to perform a project for his company. He failed to pay for 3 months so I started searching online for leads and information how to collect on past due invoices. I was lead to XXXX debt collection and provided my information to speak to someone. I did not know I was signing a contract by providing my information. Upon speaking to the representative over the phone, I was asked to provide supporting documentation of the debt. I did not respond to the email nor did I provide any information.</p> <p>The debt collection agency, TSI, followed up with emails asking to provide invoices or any information supporting any claim of not being paid. I immediately responded to two emails stating to stop any collection attempts as I did not authorize anyone to make collection attempts. My emails went unanswered. My friend who hired me is a friend I was working out a plan with to hopefully obtain more work in the future but be paid in advance as opposed to work and be paid later. And now I am getting phone calls, emails and now a letter from an attorney for 50 % of an amount they say they collected for me. Please help.</p>	3029133
9/25/18	Communication tactics	<p>Said company is Transworld.</p> <p>They call repeatedly-daily even after being told to STOP!!!! They called me last night from a new number at XXXX central time.</p> <p>(XXXX) XXXX XXXX) XXXX These two numbers. And if I block them they call from a new number.</p> <p>I dont owe them I owe the original creditor , who wrote said debt off. I have told them to mail notices-they do that WEEKLY!!! So whether its via phone or by mail they HARRASS by repeating!!</p> <p>I just got an explanation of benefits from my insurance and it appears that I also owe less than what they are trying to collect on.</p> <p>They have been harassing me for weeks. I answered the phone one time in the last ten days and when I started talking they were wadding up paper of some kind and acting like they couldnt hear me.</p> <p>Again it needs to STOP!</p> <p>If I had {\$200.00} to pay XXXX XXXX XXXX I would I sure as heck aint gon na pay transworld. Ill pay XXXX directly!!!!</p> <p>Make them stop!!!</p>	3028859
9/23/18	False statements or representation	<p>This is a complaint against Transworld Systems Inc. and the XXXX XXXX XXXX XXXX department.</p> <p>On XX/XX/XXXX I received a notification from Transworld Systems Inc. that an account of mine has been placed with them for collection. The account is with XXXX and is in the amount of {\$310.00}.</p> <p>I have a payment plan with XXXX for this account that was started in XX/XX/XXXX. My monthly payments are current and complete. Please see attached for correspondence with XXXX XXXX XXXX XXXX department on setting up the payment plan, as well as the XXXX and XXXX installment payment confirmations.</p> <p>XXXX should have never placed my account for collection. Additionally, this balance payment is for a medical bill that was not processed by XXXX in a timely manner with the insurance company - please refer to my XX/XX/XXXX CFPB complaint # XXXX. This will ruin my credit score and Transworld Systems Inc keep calling me while I am at work and not able to discuss sensitive details on the phone.</p>	3027269
9/21/18	Problem with a credit reporting company's investigation into an existing problem	<p>I had several medical bills go into collections XXXX and XXXX of 2018. TransWorld Systems , Inc. sent communications to me advising I had an outstanding balance owned to XXXX XXXX totally approximately {\$2600.00}. Upon receipt of their communications, I immediately contacted them and made arrangements to pay the debt over a period of time. They accepted the terms of the arrangements, set the payments up to automatically debt from my checking account and I didnt receive any further communications from them accept to when payment were due. They sent me a note reminding me the payments would be drafted and to make sure the funds were available. After approximately 6 months of making payments they reported the debts to all three credit bureaus as unpaid debts.</p> <p>After some back and forth with the TransWorld and XXXX XXXX I learned TransWorld reported any unpaid debt after 90 days. At no time was I made aware that any portion of the unpaid balances would be reported to the credit bureaus. I was under the assumption that as long as I was paying on the accounts they would be considered current as TransWorld ceased all collections activity. It wasnt until after the accounts were reported to the credit bureaus that I was made aware of this important piece of information. I believe this is unfair collections practices. TransWorld should have clearly stated to me at time I made the payment arrangements that any unpaid balances would be reported after 90 days. I have since paid the full balance of the debts owed, {\$2000.00}. I am currently disputing the accuracy of the collections matters reported to XXXX, XXXX and XXXX and have requested it be removed from my credit file.</p>	3026046

Date received	Issue	Consumer complaint narrative	Complaint ID
9/21/18	False statements or representation	<p>I've submitted several disputes on my XXXX Credit Report to get this resolved, and the only response I keep receiving is that my debt has been verified as mine. I am not disputing the fact that the debt is not mine, and Transworld Systems and XXXX are not addressing the issue. I am disputing the amounts owed and wrongfully reported on my credit report because XXXX XXXX XXXX never billed my insurance company for my services, as you can see attached in my supporting documentation. I am disputing the amounts owed on my collections report by Transworld Systems Inc in the amounts of {\$1700.00}, {\$240.00}, {\$100.00}, {\$88.00}, {\$79.00}, and {\$66.00}.</p> <p>I have attached my log of correspondence with XXXX XXXX XXXX XXXX to make my medical claims to ensure that my insurance would be billed for these services, and also, a photo of my account with XXXX XXXX XXXX which shows that my insurance was never billed for my services.</p>	3025821
9/20/18	Attempts to collect debt not owed	<p>Hello, I filed a complaint with your organization XX/XX/XXXX complaint number XXXX about Transworld Systems Inc. they responded back on XX/XX/XXXX. If you will take a look at my complaint and their response you will see that again they are not addressing my issue. My issue is two bills one for the amount of {\$430.00} and the other for the amount of {\$590.00}. In their response to my complaint they sent a list of which they stated they have a bill for {\$590.00} three times. They also stated that I could contact the hospitals in question, which I had before filing the previous complaint and which I did once I received their response. I took this information to the hospitals in question and again they could not locate these bills with the information provided. As I stated in my previous complaint I think there was only one bill that they have constantly duplicated. The bill for {\$590.00} was on my credit report owed for the XXXX as well as XXXX. I now notice the bill for XXXX has been removed. I also have documents where the bills were added in XXXX and then removed. I contact Transworld sytems on XX/XX/XXXX XXXX @ XXXX and spoke with a representative who stated his name was XXXX . I explained to him why I was calling and he immediately switched me to a supervise who stated his name XXXX. Again I explained to XXXX why I was calling told him no one seems to have this bill except his company and could I get a copy of the bill so that I could get it handle. I've requested this from his company before filing my original complaint but never received it I also stated in my original complaint that receiving this information could probably bring this matter to a close. XXXX put me on hold and upon his return he wanted to discuss a bill he claim he had for {\$620.00} which I have no knowledge of but I told him to send me a copy of that bill as well. He also stayed he had a bill {\$590.00} from XXXX again, here we go another year. I stated fine send that as well. In closing he lead me to believe that he was only requesting a copy of the bill for {\$620.00} which was quite irritating to me and a waste of his and my time since for some reason his company refuse to produce the requested copies. I have never gotten a bill or collection notice for either of these bill which I stated in my original complaint. I know I have other avenues available to me but I'm again hoping your organization can bring me closure. Again I thank you in advance.</p>	3025019
9/19/18	Dealing with your lender or servicer	<p>Student loan payments were made to XXXX XXXX since 2009. Every year I tried to reach out to them by mail asking for a receipt, there was no phone number to be found. I still made monthly payments while sending them a mailed request for receipts. Until a few years ago, my checks came back. I researched the law firm taking my payments, XXXX, XXXX XXXX XXXX XXXX, and found an attorney there who told me the PO BOX address had changed. At first he could not even find my account. I resent my payment, and also asked for reconciliation of the balance since I finally found someone to talk to. They could not find several of my payments I had made. I documented the check number of most of my payments, and also had some copies of old bank statements. They would not accept the bank statement as proof, as my bank only sent me the front of the check copy, not the back. I informed them I needed to stop my payments until they could reconcile the payments I made and agree to send me a receipt. They would not. Now the loan has been kicked back to XXXX XXXX XXXX for the full amount. I had already paid XXXX total. When I asked my bank to furbish the bank statements to prove I had made those payments, they stated after 10 years, all bank statements are deleted.</p>	3023494

Date received	Issue	Consumer complaint narrative	Complaint ID
9/18/18	Threatened to contact someone or share information improperly	<p>Company : XXXX Address : XXXX XXXX XXXX XXXX XXXX, NJ XXXX Phone : XXXX Myself and my brother have spoken to the representative XXXX. XXXX XXXX and her Manager, I've tried on several occasions to setup a reasonable payment plan with this company and their representatives and they refuse to allow me to setup a plan, First XXXX. XXXX stated that I would have to put down {\$3000.00} and then start a payment plan and then I spoke to her supervisor (I can't remember her name) and she advised that I would have to put down a {\$1900.00} deposit then pay {\$130.00} a month. This conversation was on XX/XX/18 at approximately XXXX EST. I spoke to XXXX XXXX approximately XXXX on XX/XX/18 attempting to setup a payment plan and she was really rude and told me that she couldn't tell me anything about the loan because it was in default and my brother XXXX XXXX was the co-signer on the loan, XXXX. XXXX advised me that she spoke to my Sister n ' Law XXXX Hill whom is not on my loan at all, I spoke to my Sister n'Llaw XXXX XXXX and she advised me that XXXX. XXXX advised her of my loan information, she stated that XXXX. XXXX told her my loan terms, when it went into default, how much I owed, how many payments I was behind and when it went into default. My sister n 'law is not on this load at all and should not have received any of this information from XXXX. XXXX from XXXX . While speaking to XXXX. XXXX on XX/XX/18 I advised her after she told me that she had spoken to XXXX that she was to not tell her anything about my loan and she stated that I didn't have the authority to tell her who she could and couldn't speak to about the loan, by this time we were arguing and I told her that I just wanted to setup a payment plan and she said that she couldn't tell me anything about the loan and that I had to have my brother contact them to setup a plan.</p> <p>I've tried to setup a payment plan with this company and they will not allow me to setup any terms that are reasonable and affordable, plus they violated my privacy by telling a 3rd party that isn't in the loan all my private loan information.</p> <p>Please help with this situation.</p> <p>Thank you, XXXX XXXX XXXX</p>	3022709
9/13/18	Dealing with your lender or servicer	<p>Hello, my name is XXXX XXXX and I've had a couple of issues since being switched over to XXXX XXXX XXXX (XXXX). Initially, I had difficulty in logging into my account when being switched over from my initial lender so I spoke over the phone with a representative to help me get everything set up. This also entailed getting the online automatic payments set up. Knowing that I would be out of the country in XXXX (when the next payment was due), I was under the assumption that everything would be drawn from my account and that I would have nothing to worry about. I come to know that my account was past due and that I had been reported to the credit bureaus. Upon speaking to representatives at XXXX today (XX/XX/18), we have noted all of the above concerns on the account. Secondly, I both XXXX and XXXX have noted that I have 4 missed payments, yet there are only 2 loans and the only " missed payment " that caused the case to be filed was for the month of XX/XX/2018.</p> <p>I have never missed a payment in my life and to see this all around the time I am attempting to be another home is quite troubling and concerning. I have submitted all necessary payments and made sure with XXXX that everything is now functioning automatically. Please take my entire history in considering the case, again I have been a model borrower, I have a mortgage and car payments that have never been late. Thank you for your time and consideration. I look forward to hearing from you soon.</p>	3018222
9/13/18	Took or threatened to take negative or legal action	<p>I had a hospital stay, and even though I have insouciance, bills just poored in. I contacted every one of those companies and made arrangements to get debt paid. Even financed the big bill for {\$2400.00} to the hoshpal that I am paying down.</p> <p>In XXXX I was contacted by Transworld systems. They were representing XXXX XXXX and stated I owed {\$290.00}. I did not remember that group but I said Ok lets make arrangements, {\$50.00} every 2 weeks until it is paid down.</p> <p>I just got a credit report update and this is on my report as delinquent. I let them know I have done exactly what we agreed on and I would like them to remove as I figured it was an oversight. They stated they can not as it is delinquent. I want it off ASAP.</p> <p>I am paying the next {\$50.00} tomorrow and the last {\$50.00} in 2 weeks. I would like this off my report before last payment.</p>	3018224
9/13/18	Communication tactics	<p>The number XXXX has called nonstop and has left constant messages on my cellphone that are usually about 18 seconds long and are completely silent at random times of the day, usually during school hours, and even though they are automatically rejected in calls, they still call. After I looked up the number, it seemed to belong to XXXX XXXX and is widely reported as 'scam ' or illegally calling for fake debts, which led me to not answer. I am on the do not call list and despite that they have called me almost every day for the past month.</p>	3018489

Date received	Issue	Consumer complaint narrative	Complaint ID
9/12/18	Attempts to collect debt not owed	<p>TRANSWORLD SYSTEMS has reported a collections on my report. They have reported a MEDICAL BILLING on my credit report. I have sent over repeated letters by certified mail and that have not responded. They have not validated the debt upon written request. They continue to Report this claim. XXXX claim that have received validation from the creditor and have kept this derogatory remark on my report despite my multiple letters to them as well.</p> <p>PLEASE Be advised that pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sect. 809 Both TRANSWORLD SYSTEMS & XXXX are in both violations of the 1996 Hippa Act, The law clearly states they must provided Evidence/proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.</p> <p>Proof that you are registered to transact business and/or collect in my state.</p> <p>Proof of your authorization by law for your collection of information.</p> <p>Evidence of whether this debt was assigned or sold to : TRANSWORLD SYSTEMS PLEASE Be advised that pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sect. 809 (b) that your claim is disputed and validation is requested.</p> <p>Any Evidence of Medical Billing is a violation the HIPPA ACT 1996 TITLE II PRIVACY AND SECURITY which are a set of regulations and guidelines for the electronic transmission of healthcare data, and sets up guidelines for the code sets used in medical billing and coding.</p> <p>ANY MEDICAL INFORMATION AND INCLUDING MEDICAL BILLING MUST HAVE A HIPPA RELEASE FORM.</p> <p>Having Any Of My Medical Information Is A Violation Of Hippa Law. Legal Action Will Proceed.</p> <p>Collection Agencies do not fall under Health Information Exchange (HIE) Which pertains only to Doctors, Nurses, Pharmacist other Health care providers to access and securely share a patients vital medical records.</p>	3017854

Date received	Issue	Consumer complaint narrative	Complaint ID
9/11/18	Struggling to repay your loan	<p>In XX/XX/XXXX, I started as a first-year XXXX XXXX. I attempted to get my loan deferred since I was enrolled XXXX. I called my loan servicer, XXXX XXXX XXXX, and asked them how to obtain a deference on the loans. They told me that in order to obtain a deference I needed to prove proof that I was enrolled in an educational program XXXX. I sent them, via email, an enrollment verification form, signed and sealed, from the school. After I sent them the form, I received an email confirmation that the form would be processed and that I would be contacted again via email once the information was processed. A month after sending the requested information, I received a letter stating that my loans were sent to collection for failure to pay. I immediately called the loan servicer and was told that there had been a glitch on their end and that they would work to fix the problem. A few weeks later my co-signer and I began to receive numerous calls and letters from a collection agency seeking payment on the student loans. I explained to the collection agency that I was a XXXX XXXX and that the loans should have been deferred back in XXXX. I again contacted the loan servicer who told me that they had no record of my previous phone call and that they were unsure as to why the loan had not been placed into deferment. It took an additional month for the company to correctly process the paperwork and place the loans into deferment. During that time I received harassing phone calls from the collection agency and various negative impacts on my credit score, dropping from XXXX to XXXX.</p> <p>On XX/XX/XXXX, in order to avoid the same situation from the previous year with the loan servicer, I sent the enrollment verification prior to the school year starting. In XX/XX/XXXX I received an email stating that the loans were 30 days past due. I called the loan servicer and was told that my account manager would look into the problem and email me back within a few days. Another few weeks passed with no contact from the service but during this time I began to receive phone calls informing me that the account was now 60 days past due. I called the servicer again to check the status of the deferment and again was told that someone would correct the problem and email me back. During this time the loans continued to accrue interest and late payments. At the end of XXXX, I called back again to check the status of the deferment after receiving a phone call from the servicer looking for payments on the loans. I told the agent that as a XXXX XXXX I qualified for a deferment and had applied for one at the end of XXXX and have yet to hear anything about whether it had been processed or if there were any issues with it. He informed me that he would mark my issue as urgent and have someone look into immediately and that I should expect an update phone call within a few days. On XX/XX/XXXX after two weeks with no email or phone call from the company, I called looking for information about the deferment and an explanation for the repeated issues I was having with the company. After speaking with the customer service representative, who could not help me, I was transferred over to a supervisor. I proceeded to explain the situation to him and how the entire process had been a nightmare and how the company was causing me a lot of economic and psychological stress. The supervisor explained to me that when I had sent in the enrollment verification in XXXX I had done so too early so they could not process the deferment request. I questioned him as to why I had not been told that three months ago when I called in reference to loans and obtaining deferment originally, he had no answer. He then personally promised that he would rectify the situation and the adverse effect on my credit score by the following Friday. That Friday I received no phone call from the company. That following Monday I called the company and again I was told that they would look into my issue and mark it as urgent. This is now the sixth time that I have had to call the company in regards to obtaining a deferment.</p>	3015510

Date received	Issue	Consumer complaint narrative	Complaint ID
9/10/18	Attempts to collect debt not owed	<p>Dear : Consumer Financial Protection Bureau.</p> <p>I receive a collection letter from Transworld Systems Inc. for XXXX XXXX this is a phantom bill, malice and retaliation from XXXX because they couldnt get the fraud money that they demand, and its a wrongful collection. I paid my bill in timely manner and paid as agreed. XXXX using consumer credit report and collection agency to hold me as hostage for extortion and ransom for their greed and profits.</p> <p>There are two items that XXXX present to XXXX for their defending that I dont have or know anything about it. The statement XXXX send to XXXX is what XXXX created after I filed a complaint against them for fraud for profits.</p> <p>1- I did not have any record of statement or debit amount withdraw or credit in the amount of {\$79.00} from XX/XX/XXXX to XX/XX/XXXX. There is no record within my XXXX checking account or credit card account for the payment of {\$79.00}. In addition to, in XXXX/XX/XX/XXXX XXXX claimed to give me a credit for {\$140.00} is false, because, that same amount was adding back onto the following bill. XXXX can create any billing statement to send to XXXX and your office, I can only present to you what I got from them and my bank.</p> <p>2- The amount of {\$140.00} check # XXXX was paid and clear and was never return or cancel, and XXXX letter confirm its date XX/XX/XXXX, and prior to that too. In addition to, I send to Ms. XXXX my XXXX bank statement as she requested more than one, still no billing correction or justify the amount above, is was paid and paid. (Attach copies document and letters).</p> <p>You could check with my XXXXXXXX XXXX and XXXX XXXX for my paying bill habit, for almost a decade I have no late charge or insufficient fund in all my accounts. I paid my bill in timely manner and paid as agreed, and I dont want to be a victim of this type of fraud and retaliation from XXXX because of greed.</p> <p>This collection isnt necessary, I has requested many times for the correct billing statement of {\$240.00} minus {\$140.00} but all I get was ignored, denied, and silence. I have no problem paying my bill when XXXX sent me the correct billing statement I will send them the remain payment. No collection needed. Thank you for your understanding.</p> <p>Sincerely, XXXX XXXX PS : Attach are copy/paste from my XXXX account paid in full, and more in hard copy.</p> <p>XX/XX/XXXX Bill Payment Online Payment XXXX To XXXX XXXX XX/XX/XXXX {\$160.00} XX/XX/XXXX Bill Payment Online Payment XXXX To XXXX XXXX XX/XX/XXXX???</p> <p>{\$280.00} XX/XX/XXXX Bill Payment Online Payment XXXX To XXXX XXXX XXXXXXXX XXXX XXXX XX/XX/XXXX {\$150.00} XX/XX/XXXX Check CHECK # XXXX (view)</p> <p>{\$140.00} XX/XX/XXXX XX/XX/XXXX Sale XXXX XXXX {\$140.00}</p>	3014651

Date received	Issue	Consumer complaint narrative	Complaint ID
9/10/18	Dealing with your lender or servicer	<p>I attended the University of XXXX Florida from XX/XX/XXXX-XX/XX/XXXX. During that time, I had a small loan. I previously paid my loan payments to a company called XXXX. XXXX is now being called XXXX.</p> <p>My payments are due on the XX/XX/XXXX of each month. Each month I log onto XXXX 's website and make my payment. On XX/XX/2018, I logged onto XXXX 's website and made my XX/XX/2018 payment. I received a confirmation email from XXXX with the following confirmation number : XXXX.</p> <p>On XX/XX/2018, I noticed the payment had not drafted from my bank account so I attempted to login to the website. The website no longer recognized my logins, nor did it recognize my SSN any longer. I attempted to call Conduent during the business hours stated on their website, which are listed as M-F XXXX XXXX until XXXX XXXX EST. Although I called during normal business hours (XXXX XXXX EST), I was unable to reach a representative. The phone message said the company 's business hours are only until XXXX XXXX EST despite what the published hours indicate.</p> <p>On XX/XX/2018, I called the company. I received a message advising me I was being transferred to a representative each time I entered my SSN into the phone system to access my account, but upon being transferred I would receive a message that the number I was transferred to was no longer in service. I finally decided to call the collections department, which was the only number that seemed to work.</p> <p>I spoke with XXXX in Collections at XXXX. XXXX stated she was unable to find my loan and transferred me to another department. I then spoke with XXXX. XXXX stated she was only able to find a loan for an old paid in full account. XXXX transferred me back to XXXX. XXXX conducted research and again stated that she could not locate any records regarding my loan. I read her the confirmation email I received, and she confirmed it came from them but noted there were no records of the loan in their system. XXXX then transferred me to XXXX. XXXX informed me that my loan was transferred on XX/XX/2018 to a company called XXXX. According to XXXX, I would need to call XXXX for information on my loan. I asked XXXX about the payment that I made prior to the transfer, which was received by XXXX based on the email. XXXX said XXXX would not have processed the payment since the loan was transferring. I never received ANY notification from XXXX that they were rejecting/not processing my payment.</p> <p>I called XXXX after speaking with XXXX. I spoke with XXXX at XXXX. XXXX confirmed that my loan transferred to their company, however he said that they have no way of seeing anything about the loan or accepting any payments because I am not in their system yet. I repeatedly asked who and how I was supposed to pay given that Conduent no longer holds my loan and UAS doesn't have me in their system yet. XXXX said I will not be able to make a payment until XX/XX/2018 or later because I will not be in their system until sometime after that date. I asked how to get a payment to them now, noting I am now late on my payment because they did not apply the payment sent to XXXX. XXXX said the only way to make a payment is to mail a check, but he noted it would not be applied because there isn't an account to apply it to. I asked how they would know what account to apply the check to if I don't even have an account yet and I'm not in the system. XXXX stated to just " put your name " on the check.</p> <p>At this time, I paid my student loan timely yet I am now in default because neither lender can and/or will process the payment. It is unacceptable that XXXX did not notify me that it was rejecting the payment after it received the payment. It is unacceptable that XXXX has my loan but does not have me in their system so I can not make a payment to them until <u>weeks AFTER my payment due date. It is unacceptable that I am now in default due to this situation.</u></p>	3014648
9/10/18	False statements or representation	<p>My information has been sold to a third company which turns out to be a fraud law office " XXXX XXXX XXXX XXXX " the date on my credit report shows XX/XX/XXXX this company has two of my medical bills one at {\$63.00} and the other {\$1300.00}, I have not received a notice in the mail about this from the collections agency that was assigned my debt.</p>	3015084
9/10/18	Attempts to collect debt not owed	<p>Several months ago, I was deluged with phone calls from a company called XXXX as seen on my caller ID. They called both my land line and cell phone. On some occasions, the number had no identifier or was caller unknown. I did not answer these calls but went to a website that identified XXXX as as debt collection agency. I knew I had no outstanding debts that had been turned over to a collection agency and have excellent credit. I put a credit freeze on my accounts after the XXXX debacle a year ago. On the website it showed a place where you could enter a phone number so as not to receive any further phone calls so I entered both my numbers. The site said I would receive further notifications by mail. On Friday, XX/XX/2018, I received an invoice from XXXX representing XXXX XXXX XXXX XXXX XXXX for {\$74000.00} in unpaid loans. I believe this is a scam as I have no unpaid college loans. Online resources stated that XXXX XXXX XXXX XXXX XXXX has had several class action lawsuits for falsely billing people.</p>	3015391

Date received	Issue	Consumer complaint narrative	Complaint ID
9/10/18	Took or threatened to take negative or legal action	<p>There are two collection agencies involved here. The XXXX XXXX XXXX XXXX XXXX-Collections and Transworld Systems Inc. Debt Amount was {\$3500.00} original delq. date.XX/XX/XXXX At that time that agency tried to get me to agreement voluntary repayment with a signature for XXXX XXXX. I refused, I don't own them anything the bill The Transworld System Inc. treated me to pay the all with interest. I didn't give them or do business with them. I own them nothing, I don't own this agency nothing. They used the same logo that fall under the XXXX XXXX XXXX XXXX XXXX.</p> <p>U.S. DEPARTMENT OF THE TREASURY, BUREAU OF THE FISCAL SERVICE SET THIS BILL AS A SET OFF ON MY SOCIAL SECURITY ADMINISTRATION. TOP trace, non-tax Federal Debt. I must pay you in anything other than appropriate commercial paper should the debt be proven valid because to my knowledge, the U.S. congress provided the appropriate solution for me to settle my debt via the remedy in House Joint Resolution (HJR) 192 of XX/XX/XXXX.</p>	3014503
9/9/18	False statements or representation	<p>I started receiving harassing calls from this number about 6 months ago. When I finally decided to try and talk to the person on the phone they told me I had a debt in collection is excess of {\$500.00}. I have medical insurance and have not had any major medical costs so that number seemed unlikely even if I had missed a bill. After arguing with the person on the phone for about 20 minutes, they said there had been a mistake on my account and they were billing me twice, so my debt was actually only half of the original amount so if I'd like to pay now that would be great. My radar went way up- scam? I asked for more information on the origin of the debt and the information they gave me was useless- I couldn't get enough information to call the doctors office and confirm that I had indeed missed the payment. The next time they called I asked for a paper document itemizing the debt. They sent me a letter with no real information on it- original debt? Interest charged? Creditor name? On the letter they gave me a website I could go to and pay my debt. When I try to log in, given the log in information that gave me, it says that my account could not be located. So now, I'm sure I am accruing more interest because I will not give my cc over the phone and I can not log in to the portal provided. I still can't figure out the doctors office that it is coming from either.</p>	3014152
9/8/18	Attempts to collect debt not owed	<p>I took out a private loan with XXXX XXXX for my daughter when she was in college at XXXX University for {\$12000.00}. I took out the loan in XX/XX/XXXX made regular payments for an original loan amount of {\$12000.00} beginning in XX/XX/XXXX-XX/XX/XXXX when the loan was charged off by XXXX University XXXX XXXX on XX/XX/XXXX due to my bankruptcy filing in XX/XX/XXXX.</p> <p>The bankruptcy was dismissed in XX/XX/XXXX. Except for that time I have paid faithfully every month. So, why is the amount I owe basically higher.</p> <p>At one point, the account number was originally XXXX. Then it was changed to XXXX. I have not been credited for all payments to both accounts.</p> <p>I am sending two correspondences from XXXX. One dated XX/XX/XXXX with a balance of {\$17000.00} and another dated XX/XX/XXXX with a balance of {\$17000.00}. What happened to all my previous payments up until XX/XX/XXXX-XX/XX/XXXX and my payments since XX/XX/XXXX-present?</p> <p>I have proof of payments, so my balance should be much lower.</p> <p>I sent a letter asking for a printout of ALL payments for this account, but only received the letter stating the balance.</p>	3013842
9/7/18	False statements or representation	<p>I have never done business with Transworld Systems Inc. I do not have a signed contract with Transworld Systems Inc. I am not liable for collection from this debt of {\$1400.00}. Transworld Systems Inc did not notify me in writing 30 days before submitting this debt of {\$1400.00} on my credit reports. I reached out to ask Transworld Systems Inc for validation of debt which is my right. Transworld Systems Inc sent me a copy of a statement for XXXX XXXX and to the address XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, Tx XXXX. That is not my address nor my name. The statement provided by Transworld Systems Inc does not include my signature showing I, XXXX XXXX, have ever done business with them. Please remove this inaccurate information from my credit reports. Transworld Systems Inc needs to respond with me and handle all matters of this situation through the CFPB portal ONLY. Any other communication is inappropriate.</p>	3013166
9/7/18	Struggling to repay your loan	<p>In XXXX or XXXX I was given the option to settle the loan for XXXX which I started to make payments toward and I thought this debt was fulfilled. During this process the lawyer was very at one point he tried to recant on the settlement.</p>	3013188
9/7/18	Attempts to collect debt not owed	<p>The cfpb is currently suing your company/respresented company. Per a consent order filed, all collection activity must stop and all funds must be held in an escrow account until a settlement is reached. As of XX/XX/XXXX, a wage disbursement order was faxed over to my employer XXXX XXXX, requesting that funds be withdrawn from my paycheck and mailed directly to your company. I have not been notified of any settlement reached. If none has been, then this is a violation of the cosent order in place.</p>	3013435
9/7/18	Communication tactics	<p>They are calling for the previous owner of the phone number. I do not know who he is and the debit is not mine. I've been asking them to stop calling for TWO YEARS and they robocall me EVERY SINGLE day M-F. This number now belongs to a business, not a person.</p> <p>Transworld Systems Incorporated calling from : XXXX XXXX XXXX XXXX asking for a return call to XXXX with a reference number of XXXX</p>	3012932

Date received	Issue	Consumer complaint narrative	Complaint ID
9/6/18	Attempts to collect debt not owed	My husband and I were seen and treated separately on XX/XX/2018, at XXXX. We each paid a {\$50.00} co-pay. We were told that our insurance was accepted. We later received bills stating that {\$65.00}, was left remaining on our bills. The total bill for our visit was {\$110.00} each. When I received the statement, I called XXXX and explained that we were told our Insurance was accepted there. She said it is accepted, but that is not a guarantee that our insurance will pay. I asked her if they would reduce the bill to a self-pay amount. She said no. I intended to contact my insurance company to dispute. However, it was put off. On the evening of XX/XX/XXXX, I received a letter, dated Saturday, XX/XX/XXXX, stating if full payment of the overdue amount is not received by the due date, (there was not a due date on the letter), we will have no alternative but to turn your account over for collection. I paid both of our bills in full on XX/XX/2018. On XX/XX/XXXX, I also received an email with my statement attached that stated the account will be referred to collections within 10 business days if payment is not received. I have been contacted by Transworld Systems, Incorporated. They claimed that my husband and I owe them {\$97.00} each. I explained to them that I had paid the bill in full on XX/XX/2018. They now say I owe {\$32.00}. XXXX paid the {\$65.00} to Transworld on each of our accounts on XX/XX/XXXX 7, 2018. I have explained that the bill was paid prior to it being turned over to collections. They have acknowledged that it was turned over on XX/XX/2018, but they insist that XXXX says we owe the fee for collections, regardless that it was paid prior to it being turned over to their office.	3012128
9/5/18	False statements or representation	Hello Sir, Mam! I will be so much thankful if you can help me to solve this problem with XXXX XXXX. Starting on XX/XX/XXXX ; I started inform them that if there is any changing in copayment for my medication not to send it anymore, but they ignore my messages and on XXXX they sent me a medication with higher copayments, and directly even not opened it I delivered it back to them. So they still asking me to pay the credit of {\$120.00}, below you can see my messages to them : 1) XX/XX/XXXX Good Morning Please be informed that if there is any changing in co-payment so I dont need it So dont send any medication without my approval Regards XXXX XXXX 2) Hello customer service Please be informed that the medication sent to me on XX/XX/XXXX (XXXX XXXX XXXX) was sent back as unopened to the sender in XXXX XXXX in IL I receive it So please cancel the co-payment of a {\$120.00} Thank you Respectfully XXXX, XXXX 3) Good Day Please be informed that I refused to receive the medication which was sent by your dealer and it was delivered back to them directly so I am not going to pay for a medication that I didn't receive it Appreciate your business Thank you Respectfully XXXX XXXX JXX/XX/XXXX 4) Good Day customer service First of all I would like to thank you for your good service, then, concerning the amount of XXXX that I have to pay for none received medication. If you want me to do so send me again the medication XXXX XXXX XXXX. 90 Tab then I am ready to pay that amount PS. Please notice how many times I contacted the customer service asking them not to send the medication if there are any changes in co-payments. But they Ignore my messages and they sent it. Directly I sent it back not opened as I received it So please find a solution to this case Warm regards XXXX XXXX XX/XX/XXXX XX/XX/XXXX	3010248
9/5/18	Written notification about debt	I checked my credit and XX/XX/2018 and show was a collections under Transworld System INC XXXX, I never get any notification from this debt ever, I called and they claim account was for XXXX XXXX a bill I never know I owe, a contract claim an expense, I immediately paid explain since I never get any notification they offer remove from my credit, but still show. I mailed a letter requesting a remove but never answered	3010204
9/5/18	Incorrect information on your report	XX/XX/XXXX I reached out to Transworld to inform them that the account that they are reporting under my social is a result of identity theft. Transworld informed that they would investigate the matter and get back with me. Not only have they not gotten back with me they never blocked it from my credit file as requested and they have never sent validation as they should in the beginning before inserting into my file in order for me to dispute the validity. I have never dealt with XXXX or the company XXXX XXXX whom they represent. The amount of XXXX is not an obligation that I have ever had to owe to either company. Account XXXX does not belong to me and I demand that it be removed immediately or I will be forced to pursue legal action within the next 15 days. They have never even reported to the CRA 's that I disputed this information as it is on record here with CFPB.	3011368
9/5/18	Dealing with your lender or servicer	XXXX XXXX XXXX, previously XXXX XXXX, is the loan servicer for a PLUS loan I incurred while attending XXXX XXXX. Since XXXX, I have been timely making monthly payments on my loan via XXXXXXXXXX XXXX online website with no prior issues. On the evening of XX/XX/XXXX, I accessed XXXXXXXXXX XXXX website to log in and make my monthly payment. Upon entering my information and attempting to log in, I received a message that the " service was temporarily unavailable " and to " try again later. " I tried to access my account again on XX/XX/XXXX and XX/XX/XXXX and received the same message. At that point, I called XXXXXXXXXX XXXX customer service phone line, only to encounter an electronic interface that would not recognize my account number or SSN. Despite best efforts, I could not get in touch with a representative of the company. I also attempted to use XXXXXXXXXX XXXX online email function to report my issue, but was met with the same problem, namely that it would not transmit my email. A quick Internet search revealed that many other customers are experiencing the same exact problem with XXXX. As such, I can not make my payment on my student loan -- which can only result in negative impacts to my credit score, late fees, etc. And evidently the company can not be contacted to resolve this issue on its end. In addition to this complaint, I have filed a complaint with the Connecticut Attorney General 's Office.	3010657
9/2/18	Written notification about debt	XX/XX/XXXX XXXX payment. {\$1600.00} XX/XX/XXXX XXXX payment. {\$390.00} XX/XX/XXXX XXXX PAYMENT {\$750.00} Future attempt to seize paycheck {\$810.00} I have asked since day one to provide proof of purchase. Only thing delivered has been a balance statement. None of the statements have any item for what was purchased	3008360

Date received	Issue	Consumer complaint narrative	Complaint ID
8/30/18	Struggling to repay your loan	I made a terrible mistake and borrowed private student loans 3 different times in XX/XX/2006. I believe I borrowed XXXX now XXXX XXXX XXXX owns the loans and they have me owing XXXX. The rate was a balloon rate. I tried paying them what I could but the balance kept going up each month. Now they sued me and placed garnishment against me. They are impossible to deal with. I dont feel I owe them this much money and they have not provided a detail print out of y it is this much.	3005888
8/30/18	Written notification about debt	My credit monitoring account showed a debt collection from TRANSWORLD SYSTEMS INC at {\$160.00}. Not once has a company given me a written notice or a bill of such telling me anything had to be paid. They have no proof of any notice because none was sent to me. This needs to be fixed	3004866
8/29/18	Written notification about debt	I received a letter from Transworld Systems , Inc dated XX/XX/XXXX in regards to a utility bill in the amount of {\$430.00}. Back in XXXX of XXXX another Collection Agency company contacted me in regards to this same debt. At the time it was only on my XXXX report. This debt is not mine, so I disputed it and it was deleted off of my XXXX credit report and I have all of the proof. Transworld Systems , Inc. just put this on my credit report (XXXX & XXXX) without sending me any type of notice in the mail stating that I have 30 days to dispute the validity of the debt. I did start the dispute process and the letter I received from Transworld Systems , Inc. stated they received the dispute and how they have a relationship with the Credit Bureaus. That is violation number one, how can they just put something on my credit report without giving me a chance to respond because they didn't send me a notice. According to the Fair Credit Reporting Act the Credit Bureaus must verify all information that they get from banks, credit card companies, debt collection agencies, etc. The Credit Bureaus must have the, " ORIGINAL SIGNED CONTRACT. " Under section 609 of the Fair Credit Reporting Act, the Credit Bureaus are suppose to have this contract to make sure it is valid/correct. Under federal Law, an UNVERIFIED account must be deleted. This is not my account, this company is not the original creditor. All these companies buy paper/screenshot. This is considered a charge off. these companies file a 1099 to the XXXX and this debt becomes taxed to me. You can not collect debt on taxed income. Again, this is not my account, this has been deleted from my XXXX Credit Report and still is on my XXXX and XXXX Credit Report. I have started the dispute process with XXXX and XXXX and mailed it out on XX/XX/XXXX certified mail with return receipt for both accounts. The estimated delivery date was XX/XX/XXXX. I mailed into the Credit Bureaus XXXX and XXXX my dispute letter, both of the letters from the last collection agency who had this account, the deletion letter from XXXX, the 1st and only letter mailed to me from Transworld Systems , Inc. a copy of my Driver 's License and Social Security card so that they know it is me. This company has already put something on my credit report without giving me 30 days to dispute the validity of the debt. I do not feel comfortable sending this company any of my personal information, because look how they already do business! I have sent everything to the two Credit Bureaus and that is why I have not loaded any documents to go to this unaccredited debt collection agency because I sent everything to XXXX and XXXX.	3005166
8/29/18	Dealing with your lender or servicer	so since the lawsuit on XXXX owners of XXXX. XXXX that controlled the XXXX and campus student lending loans promised if the loans were disbanned i would be payed back what i payed in. now that the loans were settled in court and the loans were dropped there not paying me back a dime. so in basically if i would of ignored them from day one of the lawsuit i would of not had to pay a dime. 2nd i dont know why the accounts werent put on hold till the investigation done in the first place with illegal action done on the accounts. so i basically payed off almost all the accounts. campus student lending account paid in full balboa had 2 grand left when the accounts were disbanned	3005366
8/28/18	Attempts to collect debt not owed	In response to CFPB compliant # XXXX I requested for TRANSWORLD SYSTEM INC in my last compliant to stop all collection attempts and they ignored that request.	3004423

Date received	Issue	Consumer complaint narrative	Complaint ID
8/27/18	Dealing with your lender or servicer	<p>In the past my loan payments were being made through XXXX student loan services. About two years ago I received notice that XXXX was being taken over by XXXX education services. My loan payment is made quarterly and I've been making faithful and on time payments for about a year online at XXXX 's website. That last time I was able to make a payment was in XX/XX/2018 and I have the receipt of payment for that. In XXXX I noticed that I had not received notice for payment for my XXXX loan in sometime and went to the website so see about the loan. I received a message saying that the service that I requested could not be accessed at that time. I assumed it was an issue with the website.</p> <p>Here we are now, in XXXX, and I am receiving the same message. I called the company (XXXX) and received absolutely no help. Initially I called and was transferred to a 100 % automated " department, " that did not reconize my SSN for logging in. I called back and was transferred to the " loans department " where someone proceeded to tell me that I do not nor have I ever had an account with XX/XX/XXXX services. I have multiple student loans and I do not know which ones fell under XXXX services. She suggested that maybe it was a Perkins Loan and transferred me to that department. This was again a 100 % automated department that did not recognize my SSN or birthdate for logging in.</p> <p>I called back and was told there was no manager to speak with and the " customer service departments " that I have been previously transferred to was all that they had to offer . In short my loans are in limbo and no information can be offered by the company previously in charge of them as to where to make a payment. It frustrating because I don't want to default on a loan simply because a company has less than professional business practices. If it has to come to it I will definitely get a lawyer and take this problem up legally, because it is unfair to expect me to have to pay any outstanding charges being accrued at this time. I've looked online and have seen many comments and reviews similar to mine, referencing their experience with XXXX. It is my hope that something gets done about this and puts these crooks out of business.</p>	3002589
8/27/18	Written notification about debt	On XX/XX/2018, XX/XX/2018 and XX/XX/2018 I requested that Transworld please verify the debt they said I owe. I sent letters through certified mail on XXXX separate occasions and they were unable to validate or verify the debt they say I owe. I requested that these items be removed from my credit with XXXX and XXXX and they still have not done so. Please see attached supporting documentation.	3002916
8/27/18	Incorrect information on your report	Transworld Systems on behalf of XXXX XXXX XXXX XXXX listed an account that belongs to my father on my credit reports. The amount of the collection listed on my credit reports is {\$560.00}. I disputed this account to no avail with both the collection agency as well as the credit bureaus. About a month ago the collection agency advised me to send in a copy of my drivers license as well as an explanation of the matter so that they would rectify the matter, nothing has been done. I disputed the account several times. The credit bureaus marked the account as closed and this has dropped my credit score 30 points.	3002815

Date received	Issue	Consumer complaint narrative	Complaint ID
8/26/18	Attempts to collect debt not owed	<p>On XX/XX/2004 a private student loan in the amount of {\$25000.00} was disbursed to my mother by XXXX XXXX XXXX (XXXX) and/or a lender represented by XXXX. To date, 14 years later I am still completely unaware if XXXX was the original lender or simply the servicer on behalf of the lender, all I know is the XXXX XXXX XXXX/National XXXX XXXX (XXXX/XXXX) appears on my credit report regarding the account in question.</p> <p>At the time of origination, I was XXXX years old and under the impression I was signing forms for my federal financial aid and did not realize I was signing a credit agreement for a private student loan. It was not until some time after the fact that I learned what had actually occurred. On multiple occasions throughout the years I have contacted XXXX requesting that the account associated with the loan be updated to remove me from the account. I explained to XXXX that I did not recall completing/submitting the initial application for the loan and when I signed the credit agreement I did not understand what I was signing the document had been misrepresented to me as a financial aid form and not a private loan agreement. I also informed XXXX that I had personally never seen any documents or disclosures related to the loan, the funds from the loan were not utilized to fund any portion of my education. And most importantly XXXX and/or the lender never actually disbursed the loan to me (borrower) but instead disbursed funds directly to my mother (co-signer) and as a result I demanded that the account be updated to reflect the correct responsible party to whom which {\$25000.00} was disbursed. XXXX refused to provide any form of assistance even though I stated that myself and the party who physically received the funds were willing to sign any required documents to have me removed from the account. It was not until my last attempt at requesting removal that a customer service agent at XXXX/XXXX informed me that he didn't think they could update the account to remove me and name my mother as borrower because the original loan was a " student loan " and should have been accessible only to students enrolled in a higher education program. He shared that even though my mother had maintained all payments on the loan because was not a student at the time he didn't think he could correct the account.</p> <p>After receiving this information a few years ago I realized that XXXX/XXXX was not willing to update the account because it would force someone (lender/loan officer etc.) to be held accountable for utilizing deceptive lending practices. Although it's been 14 years since the loan was initially disbursed I am reaching out to CFPB because until now I failed to possess concrete proof that the loan was never disbursed to me. The original XXXX/XXXX account has now gone into default and since been sold to TransWorld Systems Inc. (TSI).</p> <p>After receiving calls from TSI, I submitted a dispute letter stating that although XXXX had not removed my name from the account the debt did not belong to me and requested that they contact my mother (co-signer) regarding repayment of the debt. I inquired as to options and or arrangements my mother could utilize to settle the account because I refused to provide TSI with any of my information because I never received the loan in question. I told TSI that although my mother is working now she initially fell behind as a result of job loss and a decline in her husband 's health but if they contacted her to make arrangements I be willing to assist her, if necessary, because I am sympathetic to the circumstances that led to her current financial state however because I never received the loan in question I refused to take personal responsibility for the matter. It was at that time I was told by TSI collection agent XXXX XXXX that after reviewing the credit and assets of myself and my mother, TSI has decided to solely pursue me for the debt because based on my mother 's current credit she would not be able to access another loan to cover the balance of the defaulted account. Mr. XXXX told me I either needed to charge the balance of {\$17000.00} on my credit cards, obtain a personal loan to cover the balance dues or refinance my home to access funds to cover the TSI account all to which I told Mr. XXXX he was crazy. Mr. XXXX provided me a settlement offer of \$ 13,000+ which I refused because I told TSI the debt not mine and under no circumstances would I take out a personal loan for which I'd be responsible for repayment to cover a debt that is legally not mine. At that point Mr. XXXX stated since I was not willing to do any of the options he suggested, he would report to TSI that I was unwilling to resolve the debt so they could begin steps to sue me for the balance.</p> <p>It was not until after I received a packet of information from TSI attempting to validate the original debt and the sale of the debt from XXXX/XXXX to TSI that I realized XXXX has been in possession of documentation that verified the loan was never disbursed to me (sole borrower listed on the account) and as I suspected my request for removal from the initial</p>	3002235
8/25/18	Written notification about debt	<p>Letter received from TRANSWORLD SYSTEMS INC XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX, WA XXXX XXXX.</p> <p>Stated it was a credit agency demanding payment of {\$150.00} sum of balances from 5 accounts. Creditor not stated.</p> <p>I believe this to be a scam. I have checked with XXXX and XXXX and there is no debt reported.</p> <p>Please advise</p>	3001805

Date received	Issue	Consumer complaint narrative	Complaint ID
8/23/18	Problem with a credit reporting company's investigation into an existing problem	Even though XXXX XXXX and XXXX deleted all of the unnecessary info. XXXX is still reporting a lot of wrong information, and On top of that I sent a police report to them of the identity theft done to me with student loans and they are still claiming that they are mine. Along with other relevant proof to show that the military paid for my entire schooling. And of course the necessary Identification materials. Which hasnt sent multiple times already. Even so all of the accounts that are negative are showing paid and closed And should be taken off anyway for my understanding. Again they are showing wrong/incomplete account numbers and wrong information all together however again I say it isnt relevant Because I sent a police report detailing the multitude of loans used under my name without my permission. Other companies to become included on this complaint are : 1) every one that just has finance as the company name and they are three 2) XXXX XXXX XXXX XXXX 3) XXXX XXXX XXXX 4) XXXX 5) XXXX XXXX XXXX (XXXX XXXX) 6) trans world system inc 7) XXXX XXXX (XXXX) 8) XXXX XXXX 9) XXXX XXXX XXXX XXXX (XXXX)	3000080
8/23/18	Attempts to collect debt not owed	This account is not owed by me. I previously disputed the debt and it was investigated and removed only to be sold to another debt collector a short time later. I have mailed letter and disputed the debt via the credit bureaus. This account is fraudulent and I provided proof of the dates I lived at the address tied to this account.	2999732
8/22/18	Took or threatened to take negative or legal action	Already made one complaint about this company, to provide me with proof of the debt, that the debt is mine, and the collection agency XXXX XXXX XXXX indeed bought the debt. They have provided that, but this debt wasnt paid since XXXX. I have never got any letters about payment or lawsuit form XXXX XXXX XXXX. What I read about the lawsuit agreement between the consumer financial protection nurse and XXXX XXXX XXXX, they arent supposed to be able to, attempt to collect from debt that has passed the statute of limitations, and or post negatively on peoples credit it they dont either have the appropriate paperwork, or if the debt is uncollectable due to the statute of limitations. The statute of limitations on private student loan debt is 3 years in North Carolina. Again this hasnt been paid upon since XXXX. I understand that this debt will be placed in charge off status, and still be seen on my credit report. I am trying to start over and become a homeowner again, and cant due to this negative posted collection for XXXX \$ that is past statute of limitations for collecting and a lawsuit. I am asking for XXXX XXXX XXXX to charge off this uncollectable debt, and stop posting negatively upon my credit report as agreed upon by XXXX XXXX XXXX vs the consumer financial protection bureau.. thank you for your time with this. I have not made XXXX XXXX of new debt since XXXX, and have either paid off or charged off a total of XXXX \$ in student loans and credit cards. Thank you for assisting me to be a homeowner again.	2998475
8/22/18	Attempts to collect debt not owed	I've been attempting to have this debt removed from my credit history due to the collection company failure to show origin for the last six months. I personally contacted them on XX/XX/2018 and prior months before through XXXX XXXX. I requested a copy from the representative which she replied she would send almost two months ago and I haven't received as of yet. I asked why I never received any notice of this debit to which she replied a notice was sent to a XXXX XXXX which I haven't had in over 25 years. I gave her the address to send the bill to and also stated that if this was a medical bill I'm sure there was an address I stated when registering. She stated the bill was from XXXX Hospital Center. I went to the XXXX billing office and was told I had no fees owed to them. I relayed this info to the collection agency but their only response was to resubmit these bill to all three credit bureau agency as if they were new account for which I took a hit on my credit reports and believe that was there intention.	2999282
8/21/18	Attempts to collect debt not owed	On XX/XX/XXXX I received a collection notice dated XX/XX/XXXX referenced by Account # XXXX from Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXX. XXXX XXXX, PA XXXX. In their collection notice they stated the following. " A credit reporting agency has indicated that an inquiry has been made on your credit report. We hope that you are now in a better position to pay the above account (s). " This company is attempting to collect the sum of {\$340.00} that they allege I owe to XXXXXXXX XXXX XXXX. I had an account with the aforementioned security service that I cancelled in XXXX because of the financial difficulties. I filed Chapter XXXX Bankruptcy on XX/XX/XXXX and was granted a Discharge of Debtor on XX/XX/XXXX, Northern District of Texas Case No : XXXX. XXXX XXXX XXXX was one of creditors that I listed in my filing. Transworld System Inc. attempt to collect {\$340.00} is not made in good faith and they are in violation of the relief I was granted.	2997714
8/21/18	Attempts to collect debt not owed	Repeated telephone calls from Transworld regarding an alleged medical debt that I never had notice if and told them did not think it was mine. When they asked for personal information, I told them that I was concerned the call was a scam. The woman said she would note that I refused to provide information. They would not verify any details about the debt even after I provided them with my full name	2998083
8/20/18	Attempts to collect debt not owed	I received a letter dated XX/XX/2018 for a debt of XXXX from Transworld Systems inc. they claimed I owed XXXX XXXX XXXX a debt. Ive never had an account with them so Im unsure why Im getting this debt collection.	2996325

Date received	Issue	Consumer complaint narrative	Complaint ID
8/18/18	Attempts to collect debt not owed	<p>I received a letter on XX/XX/18 from : Transworld Systems Inc XXXX XXXX XXXX XXXX, OH XXXX XXXX (alternate address XXXX XXXX XXXX XXXX, DE XXXX XXXX) Stating that I have a past due account in the amount of {\$50.00} with original creditor : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, TN XXXX The account # given is XXXX.</p> <p>I have not done business with XXXX to my knowledge and never received any communication from XXXX prior to receipt of this notice from Transworld. This is obviously a false claim although I am unsure of the source.</p> <p>XXXX XXXX</p>	2995209
8/16/18	Written notification about debt	I wrote 2 letters, one on XX/XX/18 and another on XX/XX/18, asking for the company to send me the contract I signed with them. I asked for documented proof, such as a contract with signature, for the alleged debt that they state is mine. I have received no proof as of yet. I have also asked them to send me their license and bond information to ensure that they are licensed to collect in the State of Texas. I have not received that either. It's been almost 2 months.	2993679
8/16/18	Incorrect information on your report	On XX/XX/XXXX I had a medical bill due to XXXX hospital failing to get insurance information at the time services were rendered. Moved out of state and did not receive notification of bill. Hospital than sent to collections. In XXXX I disputed this bill with that collections agency and it was removed from credit report. In XXXX of XXXX this bill was than added back onto my credit report and negatively re aged by XXXX. Disputed again with them to which they have no success and do not plan to age the account to the original date.	2993688
8/16/18	Attempts to collect debt not owed	this company " TRANSWORLD SYSTEMS " keeps calling and leaving robot voice messages on my answering machine saying they are attempting to collect a debt TEL:XXXX CASE # XXXX, the debt is not my debt, but they call every other day harassing me.	2993378
8/14/18	Attempts to collect debt not owed	<p>I had a membership contract with XXXX XXXXXXXXXX, and before signing up with the sales person, I had mentioned that I had just gotten out of XXXX XXXX from previous injuries, so if anything were to happen, if I could cancel my membership on the spot. He said as long as I have a doctors note, I can cancel right away it without any hidden fees.</p> <p>I had gotten injured not too long ago from my work, which my doctor had written a note saying that I can no longer box anymore. I went to cancel my membership but they still insist on charging me for another 2 months, as the lady told me just come in and watch at least because you cant cancel your membership right away. They even have on record for the times Ive clocked in, and Ive only been there about 7 times since XXXX due to my injury. They wouldnt pause my membership either as they said I had to pay {\$10.00} every week if I did so.</p> <p>Ive even filed a dispute with my bank, and they sided with me after I told them what was going on. The bank had refund me for the months they had charged me, but XXXX XXXX add the disputed amounts back to my bills saying that I owed them back. I called the payment collectors (the number that was given to me if I had any questions regarding the bill) and told them my situation. They said if it had gotten disputed, then it shouldve been resolved already and that I wouldnt have to worry about any debt collections, and that my contract shouldve been taken care of.</p> <p>Now, I had just received a letter from Transworld Systems Inc., an attempt to collect a debt from a debt collector. Im not sure what to do at this point because I feel like Im being scammed by XXXX XXXX</p>	2991236

Date received	Issue	Consumer complaint narrative	Complaint ID
8/14/18	Attempts to collect debt not owed	<p>Request for VALIDATION, NOT Verification XXXX XXXX XXXX XXXX XXXX XXXX XXXX, Ga XXXX XX/XX/2018 Transworld System , Inc RE : Accounts # XXXX To Whom It May Concern : This letter is being sent to you in response to notices sent to me from your company and more importantly, due to your erroneous reporting to the Credit Bureau { s }, the highly negative impact on my personal credit report. Please be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 { b } that your claim is disputed and validation is requested.</p> <p>This is NOT a request for verification or proof of my mailing address, but a request for VALIDATION made pursuant to the above-named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.</p> <p>Please provide me with the following : What the money you say I owe is for : Explain and show me how you calculated what you say I owe : Provide me with copies of any papers that show I agreed to pay what you say I owe : Provide a verification or copy of any judgment if applicable : Identify the original creditor : Prove the Statute of Limitations has not expired on this account : Show me the you are licensed to collect in my state : Provide me with your license numbers and Registered Agent or Agent of Service : At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureaus { XXXX, XXXX or XXXX } this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate to bring legal action against you for the following : Violation of the Fair Credit Reporting Act Violation of the Fair Debt Collection Practices Act Defamation of Character If your offices can provide proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.</p> <p>Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes listing any information with a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate, when in fact there is no provided proof that it is accurate.</p> <p>If your company fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit report and a copy of such deletion { to any/all of the 3 major credit reporting bureaus : XXXX, XXXX and XXXX } request shall be sent to me immediately.</p> <p>I would also like to request, in writing, that no telephone contact be made by your company to my home or my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.</p> <p>It would be advisable that you assure your records are in order before I am forced to take legal action against your company and your client. This is an attempt to correct your records, any information obtained shall be used for that purpose.</p> <p>Best Regards. XXXX XXXX. XXXX</p>	2991746
8/13/18	Attempts to collect debt not owed	The account from a collection called TSI transworld system placed an account on my report that does not belong to me..i explained it to the representative and the credit reporting companies but the are very rude and wont remove it.	2990030

Date received	Issue	Consumer complaint narrative	Complaint ID
8/11/18	Dealing with your lender or servicer	<p>In early XX/XX/2018, I tried to log into my XXXX account to make a payment for the previous month and current months. To my surprise, I was unable to make payments online, so I phone XXXX to find out what the issue was -- there was no payment option listed on the website. This call occurred on XX/XX/2018. Upon calling XXXX, I was informed that because the XXXX website was down due to the construction of a pending new site, I would be unable to make a payment of any sort until the site was back up -- I was told that I could not make neither a phone payment nor an online payment until about XXXX. At that point, I asked the representative to note this conversation in the file because I did not want to be penalized for late fee/interest when I was unable to make a payment due to the XXXX site malfunction. The representative assured me that I would not be penalized and that he would make note of our conversation in the file.</p> <p>To my surprise, when I created an account on the new site in early XX/XX/XXXX, I saw that the balance was about {\$85.00} more than what I should be paying. I then called XXXX, only to spend XXXX and a half hours on the phone with a representative, and then her supervisor, discussing the reason for the extra {\$85.00} plus fee. The supervisor informed me that he thinks this {\$85.00} amount was added because I had not made previous payments. I explained to him that I tried to cure this in early XXXX but I could not because of the website malfunction. I also informed him that I called in to speak with a representative, who assured me that I would not be charged any late fees/interests for the time that the site was down.</p> <p>Next, I asked the supervisor to read me the note that the XXXX representative wrote, which was that I " attempted to make payments " during the month of XXXX. Despite this note, the supervisor still tried to recalculate the numbers to match up to the additional {\$85.00} that I was being charged. I explained to him that even if the late fee/interest should be {\$85.00} based on time alone, I am not responsible for paying it because I tried to cure the late payment a month earlier.</p> <p>To make matters worse, there was a big cultural difference between the representatives and myself, which made this whole process very frustrating. To further explain this, the first representative continued to read me a script that was very insensitive and did not address my nuanced question. This continued until I told her that her answer was a terrible one and that she would be offended and/or upset if she were in my shoes and someone were to give her that same answer she did not disagree with this. I then requested a supervisor, who was more apologetic than the first representative, but who still was trying to justify the {\$85.00} additional payment. At one point, the supervisor said to me, that while there is a note that indicates that I tried to make a payment in XXXX, the system does not indicate proof that I attempted to make a payment. I then explained to him that the system was down in XXXX, which resulted in my calling in to speak to a representative because I could not make a payment. I told him that there would be no transaction attempt documented on the website because there was not even a " make a payment " button to begin such an attempt.</p> <p>This sort of customer service is degrading. XXXX is now trying to charge daily interest rate/fees (re late payments), without having done so in the past, and they are expecting customers to do so without having been given notice of their new practice. They are also expecting customers to make such payments despite their system being disabled in XX/XX/2018. This is unacceptable and abusive. XXXX knows that borrowers do not want their credit negatively affected, so borrowers will pay the extra fees just to avoid a bad credit rating. Something needs to be done to rectify this malicious practice.</p> <p>Surprisingly, the new site still malfunctions. For example, I tried to make a payment on the same day that I called in to report that my balance was incorrect (XX/XX/2018). I was under the impression that I entered my bank information correctly and that the payment went through ; however, three days later (on a Friday), I received an email indicating that the payment was reversed because of the bank info. I then logged into my account to put in my bank information again, only to repeatedly get a prompting that indicated that the bank info that I was currently entering was already on file. This is an XXXX error. My entered bank info is correct. I used the same bank info that I had previously used on the old site. Their practices need to be fixed asap.</p>	2988942
8/10/18	Communication tactics	<p>Daily phone calls beginning in XX/XX/XXXX.</p> <p>Mutiple phone calls a day starting in XX/XX/XXXX.</p> <p>Receiving phone calls from the following numbers : XXXX XXXX XXXX called 2x XX/XX/XXXX XXXX XXXX called 2x XX/XX/XXXX XXXX XXXX called 2x XX/XX/XXXX, XXXX, XX/XX/XXXX, XX/XX/XXXX XXXX XXXX XXXX I eventually had to place 5 numbers on a 90 day block due to the increased frequency of calls each day. One number will also call, and a few hours later I will receive a call from a different number.</p>	2987158

Date received	Issue	Consumer complaint narrative	Complaint ID
8/10/18	Attempts to collect debt not owed	<p>I run a small business and i signed for a merchant services for a period of 4yrs and we completed 4 yrs and i was on month to month for a period of 8 months. A representative from the company visited and said that he will give us new updated machine. (i had already owned both the machines). He switched one machine only, he said I own the other machine and signed a new lease.</p> <p>He said this is a new lease and the old lease is terminated.</p> <p>when i checked the monthly statements, the merchant services were taking (withdrawing) 2 different amounts. old lease amount of {\$64.00} and new lease amount of {\$130.00}. I called the company and the customer service people were very rude and was not helpful, they insisted that I have to pay both.</p> <p>I had about 4 to 5 calls and I did not get any help. They did not even connect me to the manager or supervisor, when i requested them. I disconnected the machines and switched the company.</p> <p>Later they requested the machines to be sent and i did send the machines.</p> <p>I requested them to settle the issue with a suitable amount, they asked for {\$6900.00}, which is beyond my reach.</p> <p>Later i got a letter from a collection company for {\$3900.00}. I replied this company and they stopped all the communication.</p> <p>Now I have a call from another collection company called XXXX XXXX XXXX XXXX, a person named XXXX XXXX LEFT a message to be called back.</p> <p>I request you to help me in this regard.</p> <p>My business is very small and my income is also limited.</p>	2988254
8/10/18	Attempts to collect debt not owed	<p>XX/XX/2017 I reviewed my credit reports and found that there was an inaccurate report of an account that was not mine.</p> <p>As a previous victim of ID Theft on XX/XX/2017 I contacted the company reporting the account in writing and delivered by certified mail requesting full validation pursuant to the Fair Debt Collection Practices Act and the Fair Credit Reporting Act. My request for validation included competent evidence bearing my signature and instrument used to secure a contractual agreement where I am obligated to pay you.</p> <p>I made it clear in my letter that the negative marks found on my credit report from the (3) reporting bureaus from their company or any other company that they represent for this debt that I do not owe is a violation of the FCRA and FDCPA and I request that if this debt can not not be validated you must take steps to have all reporting bureaus delete this entry.</p> <p>I have received no response from Transworld System. It has been over (7) months from the date of my dispute which is over the 30 days time frame making this company out of compliance. Under advise, I wish to informed Transworld System that I am prepared to take steps and file a small claim in my county small claims court. I would like to make this one last good faith effort and ask for the assistance of the CFPB in obtaining one of two things 1. that this company provide me with full debt validation as per FCRA & FDCPA 2. deletion of this invalidated account from my credit reports</p>	2988450
8/10/18	Dealing with your lender or servicer	<p>XXXX XXXX and XXXX got a judgement against me and I wasn't even invited to the hearing. Then they garnished my wages in XXXX. I was shocked and called them. They said I owed for a student loan and there was nothing I could do. So they garnished my wages for a while and then I got laid off. Then I got a job working for the XXXX via XXXX through XXXX XXXX XXXX and I didn't want my wages garnished again, and I was scared and ignorant and called them to do a payment plan of XXXX a month. Paid that for over a year.</p> <p>Then I realized that I could do an exemption as I was head of household. Called XXXX XXXX XXXX and told them that I was going to file that, and that I was not authorizing them to take payments out of my bank account anymore. They said fine, but we'll get you when your daughter turns XXXX. I also asked them to provide me who the loan was originally from. They refused to do so. Then I got a notice from XXXX XXXX XXXX XXXX XXXX showing the loan interest I had paid for XXXX. Put the two together and realized that XXXX XXXX XXXX bought the loan from XXXX XXXX. I know of no loan that I ever had from XXXX XXXX.</p> <p>Now the my daughter has turned XXXX, they are calling me again. I am starting a new job soon working for the government through a contractor. They are obtaining a Secret Security Clearance for me, and I'm scared that the fact that XXXX XXXX XXXX garnished my wages once, and may again with my new job, that I may not be able to get the Sec. Clearance, and then I will lose my job. Please HELP!</p>	2988279
8/8/18	False statements or representation	<p>On XX/XX/2018, my insurance company paid {\$120.00} to the creditor, XXXX XXXX XXXX. The result amount owed was {\$30.00}, and I would be liable for absolutely no more than that as stated in the insurance company claim. However, on XX/XX/2018, XXXX XXXX, the collection agency, wrote in my credit report that I owed a sum of {\$390.00} to XXXX XXXX XXXX. This is illegal under the Fair Credit Reporting Act, and they should be held accountable for this.</p>	2986420

Date received	Issue	Consumer complaint narrative	Complaint ID
8/8/18	Dealing with your lender or servicer	<p>On XX/XX/XXXX, I called XXXX University to take care of my past due Perkins loan. XXXX advised I needed to call XXXX XXXX XXXX as they have my account. I called XXXX and they stated that they could not pull up my account because they were doing a system update and to call back on XX/XX/XXXX.</p> <p>Called XXXX on XX/XX/XXXX at XXXX CST and they stated that my account had been sent to collections and that I needed to call XXXX XXXX XXXX at (XXXX) XXXX. I called them at XXXX CST and after providing my SSN, XXXX stated they do not have any account with my information. So at XXXX CST, I called XXXX back and explained the situation, this time being a little more irritated than the prior call. The representative, XXXX ID # XXXX, stated that they could try to file a Forbearance, but they don't know if it will be accepted since my account shows in Collections. I had XXXX email me the Forbearance forms and I faxed them back that same day.</p> <p>On XX/XX/XXXX at XXXX CST, I called XXXX to check status on my form I faxed over on XX/XX/XXXX. They stated they had not received my fax and will check with the account manager.</p> <p>On XX/XX/XXXX, I called XXXX again at XXXX CST to confirm they received my email from XX/XX/XXXX. but they advised I email my Forbearance form to XXXX and allow 10-14 business days to process.</p> <p>On XX/XX/XXXX. I called XXXX at XXXX CST and was on the line with them for 41 minutes. They stated they STILL had not received my forbearance form and that I should email to them while I was on the phone with them. Towards the end of the call, they finally confirmed that they did get my email and it will take XX/XX/XXXX business days to process.</p> <p>On XX/XX/XXXX, I received an email to do my Exit Interview online. I attempted to do this and kept getting errors and had to email customer service.</p> <p>On XX/XX/XXXX, I recieved an email back with a solution to the errors I was receiving On XX/XX/XXXX, I was completing the Exit Interview process but as I was finishing the forms, I received another error that my form couldn't be completed because the " Truth In Lending " can not be signed because it does not have an associated file ". Basically there was no form on the Exit Interview to agree to.</p> <p>Which brings us to today, XX/XX/XXXX. I received an email this morning stating " We apologize for the inconvenience. Out technical is currently working on that issue. We will going to send a paper copy of the Exit Interview to your mailing address. Kindly notify us if you did not receive a copy within a week.</p> <p>So after ALL of this back and fourth, STILL nothing has been done. I am actively trying to resolve my debt with XXXX, but their accounting service XXXX XXXX XXXX is not doing their job in a time efficient manner. It has been OVER a month since my first communication with them on XX/XX/XXXX. I'm getting fed up with this process and need to get is resolved as soon as possible.</p>	2986474
8/8/18	Took or threatened to take negative or legal action	<p>Trying to buy a house and get a mortgage. There is a negative thing on my credit report that says I owe over 27,000 . The company that is listed on my credit report is Transworld sys inc/ XXXX XXXX XXXX . I called them to ask them about the debt. The date listed on my credit report was XX/XX/XXXX. I never took a loan from them, never got a letter from them. My last loan I took was in XXXX. The only loan to my knowledge that I owed money on was from key bank. I havent made a payment to them since XXXX. And that loan was for XXXX \$ I told them in XXXX when I was having financial trouble that I cant afford the payments. They started to call my XXXX year old daughter cell phone asking for money. Im an emergency room nurse, and was calling my work everyday. I told them to stop and they kept calling and harassing me. So, I stopped paying them. I have paid off, or charged off XXXX \$ in school loans since XXXX. And worked hard to get out of debt and own a house again.</p> <p>When I called this XXXX XXXX XXXX, they found me in the file but would tell me the loan I apparently took out. I asked for proof of debt, promissory note, etc. they said they didnt see any in my file, and told me they never sent me a letter of debt or settlement. My mortgage loan broker tried calling them, they said they will fax proof of debt, but never faxed them anything. Now they are refusing to talk to me or him. This might cost me this house, stress, is hurting my credit and costing me a higher interest rate. The underwriter wont go threw with the mortgage with this on my credit. Regardless, if this turns out to be from key bank or XXXX, then the last time I made a payment was 5 years ago. What I rdo ad and was told that after 3 years is the statute of limitations. Please help me, rectify this situation, cause I think they have no proof that I even had a loan. Cause if they did, they would send me it, and wont.</p> <p>Thank you XXXX XXXX XXXX XXXX XXXX XXXX XXXX nc XXXX XXXX XXXX XXXX</p>	2986373

Date received	Issue	Consumer complaint narrative	Complaint ID
8/8/18	Threatened to contact someone or share information improperly	XX/XX/18 Transworld Systems attempting to collect a debt for what I believe was XXXX XXXX XXXX called my place of employment, I did not answer. Shortly thereafter they called my mother who was listed as my emergency contact and left a message on her machine stating that the call was regarding my 'past due account'.	2986557
8/8/18	Dealing with your lender or servicer	XXXX XXXX XXXX is trying to file motions in the XXXX County Circuit Court against me and my co-signer for this loan. They have filed misleading and false documents to put this in the court system.	2985890
8/7/18	False statements or representation	<p>Although the Co-signed loans were included in Bankruptcy, the said collection company now takes responsibility of the loans sold by XXXX XXXX XXXX (XXXX) and in accordance with the " Consent Order " filed against XXXX and XXXX by CFPB, they are continuing to break the law. See appended document. I was told that the loans have defaulted, even though Co-signed loans were included in the Bankruptcy, they still report negatively towards my Credit report and as a Co-signer to the loan, I was never informed that the loans were defaulted until recently. I never, ever received any notification. If XXXX and/or XXXX has refused to accept the applicable documents and continue towards collections, why was I not notified that the Co-signed loans defaulted? Again, I just found out a couple of days ago.</p> <p>XXXX before selling the loan to XXXX has committed illegal activities by reporting negatively against my credit report - regardless of the XXXX XXXX. Now XXXX is totally disregarding and not complying with the XXXX XXXX and/or Bankruptcy. They have since mailed documents to my home - when told not to contact me in any manner ... I believe that there are many students (borrowers) just like my daughter that is constantly being silently harassed by XXXX and XXXX (Simply Disrespecting the Consent Order). There are so many students complaining about sending payments and their payments were sent back because XXXX/XXXX felt that the money was not enough.</p>	2985248
8/7/18	Attempts to collect debt not owed	<p>XX/XX/18 : Loan company created new loan account and sent XXXX dollars of loan that I don't owe. (I had preexisting loan with that company with balance XXXX dollars). School or loan collection company did not notify me of sending this loan before hand, I happened to see it when I logged in to check my preexisting loan. Since then, I called collection company, school, and XXXX (I was working with the XXXX to pay off my preexisting student loan) to get to the bottom. School admitted that they sent the loan wrongly to the collection company without realizing that I have been working to pay off my student loan past 2 years with the XXXX since graduation of school. School said that they will contact the collection company and fix the issue.</p> <p>XX/XX/18 collection company negative disbursement the principal XXXX, account still had a balance of XXXX dollars of interest from the principal that I don't even owe. I called the school and collection company XX/XX/18 contacted both collection company and school to resolve issue of remaining interest it should be XXXX.</p> <p>XX/XX/18 account now has balance of XXXX dollars, I contacted the school and called the collection company.</p> <p>XX/XX/18 I contacted the school and I sent private message on the collections company website asking them to resolve issue.</p> <p>XX/XX/18 I contacted the school to ask for updates or if they hear from the company XX/XX/18 I emailed the school XX/XX/18 I emailed the school XX/XX/18 I emailed the school asking for updates.</p> <p>XX/XX/18 I sent private message on the collections company website asking them to resolve issue.</p> <p>Since mid XX/XX/XXXX I stopped calling the collection company because their call center people refuse to connect me with upper management or account specialists who handle my problem and keep repeating the phrase the issue has been forwarded to account specialists.</p> <p>School forwarded the correct documents for the incorrectly sent loan account to be XXXX out. The company needs to update my account, but has not done so for long time Today there is still XXXX dollar of balance left XX/XX/18</p>	2984516

Date received	Issue	Consumer complaint narrative	Complaint ID
8/6/18	Written notification about debt	My son went to a XXXX on XX/XX/2018. They filed my insurance for the visit and my EOB showed that I owed them {\$100.00}. I never got a bill for the visit but tracked it on a spreadsheet like I do all of my bills so that I know when the visit was and how much my insurance company says I owe. I waited and waited for a bill. Finally got bill # 1 with a statement print date of XX/XX/2018 with a due date of XX/XX/2018. There was no urgency to the bill- nothing that noted that this was an attempt to collect an overdue amount or that I was 90 days past due etc. Just looked like a routine 1st bill. I had not had a chance to even write a check or attempt to make a payment when I get a letter from a collection agency dated XX/XX/2018. The letter from Transworld Systems Inc stated that it was a courtesy notice from a debt collector and I had 30 days to dispute the validity of the debt. I called the XXXX phone number about the bill on XX/XX/18. I was told that the bill dated XX/XX/18 was my 4th notice and that 3 others had already been sent. I told her that was not true and there is no way that I missed 3 bills from them. I also asked why this current bill didn't show that I was 90 days past due and that if I didn't pay that it would be handed over to debt collection. There was nothing on the bill to indicate that it was past due or near collection. She said she had no idea why and that her system shows the 4 letters were sent it and it was my problem and very rudely wanted to collect a payment. I told her I would pay her. That I had a Health Savings Account and that I worked for an XXXX XXXX and track all of my bills on a spreadsheet and I had been waiting on this bill. She still continued to stand by the fact that is was my fault and there was nothing that they did wrong.	2983567
8/6/18	Attempts to collect debt not owed	Someone Kept the electric bill in my name after I moved out in XX/XX/XXXX. I called XXXX XXXX in XX/XX/XXXX when I tried to put a bill in my name and they tell me I already have an account to shock me more the bill was over due and over 4,000 dollars. From my understanding they sent over someone to shut it off and could not get in the house. I am now in debt over 4,000 because someone was using my name for this address. This is not my debt. How do I dispute this	2983455
8/5/18	Written notification about debt	<p>Subject : Follow up information regarding Treasure Offset Program (TOP) Reference number : XXXX I had filed a complaint in regards to XXXX XXXX XXXX XXXX XXXX (XXXX) and a third party collection agency Transworld Systems , Inc.</p> <p>I filed my complaint on the following basis.</p> <ol style="list-style-type: none"> 1. Did XXXX sent me a letter in regards to Treasury Offset (TOP) 2. Transworld never advised per letter that they will collect on debt 3. Transworld added further fees to benefit themselves at my expense. 4. Any attempt to contact XXXX to re solve this matter was not accomplished. <p>XXXX refused to assist on resolving my concerns with the excuse by customer service that I was fully aware of a debt.</p> <ol style="list-style-type: none"> 5. Attempt to communicate with Transworld was with excuses to collect and I spoke to a supervisor that refuse to assist in resolving the matter any further. I was treated unfairly and with disrespect. <p>Soon after I filed my complaint with the FTC consumer complaint (XX/XX/XXXX) the following occurred.</p> <p>Consumer Financial Protection Bureau, provided me copies of Transworld debt collection (itemized) they continue by saying of Federal laws protecting my rights but my rights were not protected why I tried to resolve this matter before my complaints. Secondly, all documents received by CFPB and attached to me on the resolution could not be read. Why CFPB did not notice this matter.</p> <p>XXXX, then proceeded to send me documents of the same attachment. XXXX sent statements and a letter in small font (required magnifying glass to read) and if I had concerns of my right to communicate this with XXXX, again prior to my complaint, I called XXXX trying to resolve this matter and they continue to say you know you had a debt! Why call if they will not listen to me and try to get this matter without a third party collection.</p> <p>The problem, I read per XXXX letter provided by Transworld XX/XX/XXXX XXXX : if you do not pay your debt or take other actions described below within 60 days from the date of this Letter. (XXXX XX/XX/XXXX) 60 days from XX/XX/XXXX is the first week of XX/XX/XXXX. The agreement has been violated and the law broken. Both XXXX and Transworld has conspired to insure my Federal Tax Refund is taken away regardless of the agreement set forth in XXXX letters.</p> <p>My Federal Tax refund dated for XX/XX/XXXX of {\$540.00} was taken away from me.</p> <p>I am aware of the TOP law since I work for an agency that handles this type of collection. We advise of the 60 day rule and collection will not be prior to the 60 days.</p>	2982537

Date received	Issue	Consumer complaint narrative	Complaint ID
8/4/18	False statements or representation	I acquired roughly {\$5000.00} of debt in XXXX. Within the last couple of months, now in XXXX, payments are being withheld from my paycheck from Transworld Systems , Inc. My tax returns from the last 6 years have been withheld amounting roughly {\$6000.00} because of this. I just received a bill stating I still owe roughly {\$8000.00}.	2982525
8/4/18	Took or threatened to take negative or legal action	XXXX claims that I owe money from a student loan I took out in XXXX with XXXX XXXX/My Rich Uncle/XXXX XXXX. They sent me a letter on XX/XX/XXXX stating that if I do not dispute this debt within 30 days they will take legal action. According to Indiana and New York State laws the statute of limitations on contracts for money or with a promissory note is 6 years. The last payment I allegedly made, according to their loan servicer, XXXX XXXX XXXX, was on XX/XX/XXXX. I do not recall nor have been shown any evidence that I made contact with the company since that time (they claim in their complaint that I have had contact with them). I should add that I have never (to my knowledge) spoken to XXXX. They did not give me 30 business days to dispute the debt before filing suit. I made an attempt to dispute the debt via certified letter, to the address that was on the letter they sent to me, on XX/XX/XXXX that was not responded to (they received the first notice on XX/XX/XXXX that the letter needed to be picked up and signed for and they received a second notice on XX/XX/XXXX). I received notice of a summons and complaint in my mailbox on XX/XX/XXXX. I believe this lawsuit is time barred by law and that sending the initial letter stating they would take legal action as well as not allowing thirty days to dispute the debt is a violation of the Fair Debt Collection Practices Act. Additionally, the summons sent was improperly served upon me and has not been followed with a certified letter per Indiana Trial Procedure. The case is not in the Odessey Case Management System where all such court cases are available to the public on the internet. Younomics has a suspicious relationship with XXXX XXXX/XXXX/My Rich Uncle, which are now defunct organizations/financial institutions (as of XXXX). Their loan servicing company is a subsidy or partner with XXXX XXXX which was involved in a lawsuit with National Collegiate Student Loan Trust, who was forced to forgive or pay back millions of dollars to borrowers.	2981771
8/3/18	Attempts to collect debt not owed	Got a call from XXXX at Transworld on behalf on XXXX XXXX. Trying to collect on a bill I paid upon receiving from XXXX XXXX. I never received a followup from XXXX XXXX about the bill being owed. I received a collection letter about a month ago about this, which I disregarded as I did not owe anything.	2981435
8/2/18	Communication tactics	I was recently assigned the phone number (XXXX) XXXX and I am receiving recorded/automatic calls that are not intended for me. I have previously requested to have TSI (Transworld Systems Inc.) remove my phone number as I am not the person they are trying to contact. The recording says to call XXXX and ask for XXXX XXXX XXXX. The ID CODE / Reference # for the call is XXXX.	2980152
8/2/18	Attempts to collect debt not owed	Someone used my information at the hospital. They were told this. Police reports were filed as well as a FTC report.	2980167

Date received	Issue	Consumer complaint narrative	Complaint ID
8/1/18	Dealing with your lender or servicer	<p>I am having an issue with XXXX (XXXX XXXX XXXX) over the handling of my Federal Perkins Loans. I have two loan amounts totaling {\$5500.00} and another for {\$4000.00}. In late XX/XX/XXXX I received notice from XXXX that the loan amount for {\$5500.00} would start accruing interest and the first payment would need to be {\$170.00} in XX/XX/XXXX. The loan payments would only be done quarterly. I started paying the loan in XX/XX/XXXX with no issue.</p> <p>A notice was sent to my family member at a former address of mine including information about the {\$4000.00} loan in early XX/XX/XXXX and included information that the loan would start accruing interest in XX/XX/XXXX with a first payment date in XX/XX/XXXX for an amount of {\$120.00}.</p> <p>XXXX claims that before any billing cycle, customers should expect to receive a statement in the mail or electronic correspondence 20 days prior to the billing date. I only received statements electronically regarding my XX/XX/XXXX payment for {\$170.00} for my {\$5500.00} loan.</p> <p>In XX/XX/XXXX, XXXX began sending me emails saying they would soon be moving their information and billing processes to a new website in XX/XX/XXXX. I received no other information from XXXX regarding the payment status of my {\$4000.00} loan and continued to only make auto payments on the {\$5500.00} which was due on XX/XX/XXXX.</p> <p>In mid XX/XX/XXXX, I received a statement from XXXX in the mail saying that I hadn't paid an amount of {\$120.00} from the {\$4000.00} loan that was supposed to be due on XX/XX/XXXX. I immediately went onto the XXXX website and noticed I had a balance due on the {\$4000.00} loan for XX/XX/XXXX, but I wasn't sent prior notice before the bill date that the amount was due. I paid the amount of {\$120.00}, payment was processed on the old XXXX website on XX/XX/XXXX and the payment came out of my bank account on XX/XX/XXXX officially. From XX/XX/XXXX XXXX was migrating their information for their old website to their new website.</p> <p>During the week of XX/XX/XXXX I began receiving credit alert updates that I had a delinquent account on my student loans and my credit score dropped nearly 50 points. I filed a formal complain with XXXX XXXX on XX/XX/XXXX after noticing that XXXX claimed I hadn't paid an amount of {\$130.00} for the month of XX/XX/XXXX and the account was still past due. The only amount XXXX had informed me to pay was {\$120.00} from the statement they sent me after XX/XX/XXXX. I called XXXX for the first time on XX/XX/XXXX to get information on the issue, on their website at the time my {\$4000.00} loan claimed I owed over {\$250.00} in payments for the month of XX/XX/XXXX and XX/XX/XXXX. I spoke to a representative and they told me they were still experiencing issues with their website and to call back later in the week to confirm any inaccuracies on the website regarding payment status would be corrected.</p> <p>XXXX new website doesn't include any prior statements or documents for my account over the past 8 months. There is no way of looking into old statements, even the ones that were sent to me prior to XX/XX/XXXX regarding my {\$5500.00} loan.</p> <p>I called XXXX on XX/XX/XXXX since the website said I owed a balance of {\$130.00} for the month of XX/XX/XXXX with a past due amount from XX/XX/XXXX of {\$8.00}. I still hadn't received any word on why my credit report was still being impacted with an inaccurate amount that I owed ({\$130.00}) and I was given any information on where the {\$8.00} amount from XX/XX/XXXX had came from. The representative I spoke with said the only way to rectify the balance and clean my credit report was to file for forbearance on the amount of {\$8.00}.</p> <p>I called XXXX again on XX/XX/XXXX to see if I could speak with a supervisor regarding the inaccuracy on their website saying I still owed a past amount due. Another representative told me about the forbearance option and said they would forward me to a supervisor. No one responded to request however, and I still haven't received an update from XXXX.</p>	2979706

Date received	Issue	Consumer complaint narrative	Complaint ID
8/1/18	Attempts to collect debt not owed	<p>This Collection agency (Transworld Systems Inc/TSI) is relentless and very unethical. TSI provided a very old (" 2005 ") copy of a loan that was signed and date before I filed Bankruptcy and they are relying on a paragraph (Section 12) of the old document instead of adhering to the Court Ordered/Discharged Bankruptcy document that was provided to them. The old 2005 Loan agreement is MOOT after it has been included in the Bankruptcy and discharged.</p> <p>As stated to Ms. XXXX XXXX of TSI " If a consumer can prove hardship while filing Bankruptcy ; Private Loans that are included in the Bankruptcy can be discharged and XXXX XXXX XXXX (XXXX) /XXXX XXXX XXXX (XXXX) were both included in the Bankruptcy and Discharged one of the loans were even a " ChargeOff ".</p> <p>However, they have an Attorney by the name of Mr. XXXX XXXX who is a " Personal Injury " Attorney handling the XXXX XXXX XXXX (XXXX) loans.</p> <p>Because of the very shady business practices of TSI and constant violation (s) of the Federal Consumer Laws and the Bankruptcy Federal Court order, this agency, investor of the loan (s), etc. needs to be investigated, that is obviously audit, and sued. I do believe that I am not the only consumer that is being bullied by their antics.</p>	2979244
7/31/18	Problem with a credit reporting company's investigation into an existing problem	I have been disputing a bill from XXXX XXXX XXXXXXXXXX XXXX since XX/XX/XXXX. The dispute keeps coming back as a valid bill. I went to XXXX XXXX XXXX hospital back in XXXX and was treated for a XXXX XXXX. I was not having a XXXX XXXX I told the physician on duty that I believe I pulled a XXXX in XXXX XXXX. They held me there for 12 hrs and treated me for a XXXX XXXX. But when was released I was given a prescription for XXXX XXXX that was never noted in the hospital notes. I disputed this bill with XXXX XXXX XXXX and they did drop their portion of the bill. I have been in dispute since XX/XX/XXXX with XXXX XXXX XXXX XXXX which is now in a debt collector 's hands Transworld Systems. I contacted Transworld today and the bill is for {\$1400.00}. They said the best they could do is settle for a {\$1000.00}. I do not feel I should have to pay this because XXXX XXXX 's agreed to drop their portion. I've been trying to get this removed from my credit reports. It keeps going in and out of dispute and Transworld said they could not help me. I am XXXX. My wife does not work so she can take care of me. I feel I'm being taken advantage of the system. All I want is this removed from all 3 of my credit reports. I am ready to get an attorney so I know what my rights are. I have had enough. I spent over 1 and a half hours on the phone today with Transworld XX/XX/XXXX and got no where. I need to know what my rights are.	2978680
7/31/18	Attempts to collect debt not owed	I have received 2 notices from Transworld Systems Inc. for debt collection in behalf of XXXX XXXX XXXX in the amount of {\$270.00}. I have never done any business with XXXX XXXX XXXX, nor have I ever received a bill from them. I have written TSI that this debt is not mine, but they continue to send notices. I would like them to cease and desist.	2977522
7/31/18	Communication tactics	This company has been calling me for the past XXXX months. I've tried to get them to stop but they continue to leave me messages. This is an office phone number and they do not seem to understand that I am not the person they are looking for.	2978566
7/30/18	Written notification about debt	I have been dealing with XXXX and the various different collection companies they employ for over 15 to 18 months on this issue, I have responded to these attempts to collect a debt over 8 times with request to validate the debt and they have yet to comply with the request in a timely manner. When they do respond the information I get is the same information a contract to XXXX and an undated, no letter head, no identifying information list of transaction they say is a statement of account which is incomplete and unable to be authenticated. They do not send any proof that they are the owners of the debt when this debt went into collections. Finally they illegally collected {\$1500.00} from my bank account, prior to validation of the debt was ever done as I provided with a request to settle the debt and a payment plan if they could provide all the validation information. It was 6 months before I realized they had begun to draft from my account without consent, prior to validating the debt. They are also sending letters to my ex-father-in-law who they apparently say is a cosigner to this invalidated debt. I have request validation 7 times in the past 15-18 months to no avail, and this is now becoming such a frustration that I am going to have to seek legal support and handle this matter. The apparent debt that is owed is over 12 years old and was in the same timeline of debts that XXXX fined for and have pending judgements against.	2976456
7/30/18	Took or threatened to take negative or legal action	I was not aware of this student loan company I only had loans with the department of education and XXXX and XXXX and have never heard from this company in XX/XX/XXXX my uncle said the sheriff delivered a letter to parents old home in XXXX ga I went to court and the judge told the the attorney that was representing this XXXX XXXX XXXX XXXX that they needed to provide proof of how they got my loan and how did they try to contact me before entering into judgement. They never did that in XX/XX/XXXX they filed papers again in XXXX county I went to court with them explained to the judge and he basically told them the same thing. It was a different attorney from the same firm and he was rude the attorney is XXXX and XXXX. They garnished my wages in XX/XX/XXXX while I working for XXXX XXXX as well and they have never produced any documents. On Friday the XXXX of XXXX I received a letter that they are garnishing my wages and they have never provided proof on how they acquired my loan. I was still in college until XX/XX/XXXX so I have never been giving a chance on any if I owe this people. They are stating I owe XXXX and the totally is XXXX I do not have any loans for that amount. I do not know what else to do I have file claims before with the CFPB on this company and nothing has been done, but I see a lawsuit is out on this company I am seeking assistance to get this garnishment stopped and my money returned to me.	2976849

Date received	Issue	Consumer complaint narrative	Complaint ID
7/30/18	Written notification about debt	On XX/XX/XXXX I submitted a debt verification letter to TSI in response to their collections credit reporting of private student loans owned by XXXX. This letter asked for full verification of debt including but not limited to documents showing chain of custody and TSI 's right to collect on the debt. TSI replied back with a packet postmarked XX/XX/XXXX with information showing a loan/request credit agreement -signature page, note disclosure statement and loan payment history for loans taken out on XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX. TSI provided no information showing they had the legal right to collect on the debt by providing chain of custody paperwork showing transfer of custody from the original creditor XXXX XXXX (XXXX XXXX XXXX XXXX XXXXXXXXXX) to XXXX XXXX XXXX, and from XXXX to XXXX XXXX XXXX. The CFPB settlement with TSI specifically states that TSI " Stop attempting to collect, reporting negative credit information, and suing consumers for debt without proper documentation : Under the terms of the proposed final judgment and the consent order , the companies are prohibited not only from suing without documentation, but also from collecting and reporting negative credit information without documentation. "	2976816
7/28/18	Incorrect information on your report	A derogatory report is shown on my report. I filed a dispute through XXXX and received notice of investigation 's results. Transworld System Inc. verified this account as mine and that result is completely false. Transworld represents XXXX rent a car which asserts I opened an account on XX/XX/2016 and owe {\$510.00}	2975784
7/28/18	False statements or representation	<p>I recived a debit warning from Transworld Systens informing I own a debit to XXXX XXXX XXXX XXXX - Second, amont US {\$1700.00}.</p> <p>I never rented a car in this company, they spell my last nome wrong. There wans't another informations as a invoice, date, or anyelse information that could make this debit real.</p> <p>I saw a lot of reviews about this colector company send fake bills.</p> <p>I'm not a american resident, I'm a tourist who come twice a year to spend vacations. The attempt to collect a debit was mail to my vacation home.</p> <p>I'm attached the attempt collect debit.</p> <p>I dont know what to do. I apreciate some instrution about what to do.</p> <p>Regards XXXX</p>	2975872
7/27/18	False statements or representation	Called into Transworld Systems Inc and Spoke to a woman agent on XX/XX/XXXX @ XXXX for 5mins and 20 seconds because I received a letter stating that I owe {\$730.00} in unpaid toll on license plate number XXXX. I gave her my account # listed on the document. She said this debt was from XXXX. I explained to her that that is impossible because I just received a letter stating that I owe a balance of {\$350.00} almost a month ago. Then she stated i actually owe a total of {\$2300.00} from XXXX XXXX in unpaid toll from 1 year ago starting from last XX/XX/XXXX to now. I told her that was impossible. I asked her what was the license plate numbers she read of XXXX and XXXX. Now I'm assuming that {\$1500.00} is unpaid tolls for XXXX. I stated again that is impossible. I am confused is this from XXXX or XX/XX/XXXX. She said both. I asked her Can you please give me the total amount due on plate number XXXX. She said she could not provide me with that. I asked her could she send me photos with dates and times and shots of the plates, she said she could not. Go on the website and find the information, which I was unable to do so because the violation number was inaccurate for the XXXX plate and it would not come up without the violation information. I stated to her, you do know we are on a recorded line and I am asking you for a total to make a payment and you are denying me and referring me to a website. I do not feel comfortable or confident that the information provided from that company is correct. Please help me. I am not working now and I do not want to be ripped off giving the little money I have now. I just want clear concise information.	2973767
7/27/18	Communication tactics	I receive frequent calls to my recently established phone (i.e. it is a new phone number for me) from TSI/Transworld Systems Inc. (www.tsico.com). The calls are an " attempt to collect a debt " and I have verified that I do not have the debt they are trying to collect, and I have previously requested to have TSI correct their records and remove my phone number (XXXX) to stop the unwanted/erroneous robo calls.	2975216
7/26/18	Attempts to collect debt not owed	I called TSI again today and they claim that CFPB never sent them any information regarding my account. However, I have included documents.	2974586

Date received	Issue	Consumer complaint narrative	Complaint ID
7/26/18	Attempts to collect debt not owed	I get a daily automated call on my cell phone and home phone number from XXXX XXXX XXXX. I don't know what this is for as I don't have any debt. I used to get a call from a guy name XXXX but that is not me. I don't know who this person is but someone keeps calling me and harassing everyday.	2974410
7/26/18	Dealing with your lender or servicer	Received paperwork that stated I have been summoned to court due to not paying a student loan opened in 2004. I do not recall every taking out a loan for this. I've never received anything in the mail requesting payment. I've checked my credit report, and it's not on there.	2974575
7/26/18	Took or threatened to take negative or legal action	Transworld System, amount for XXXX. I have sent Debt Validation to Transworld System several times and they have not responded and continue to report information to my credit reporting agencies	2973686
7/26/18	Communication tactics	<p>TRANSWORLD SYSTEMS INC Contacted me XXXX XXXX on or about XX/XX/XXXX at XXXX CST asking for a XXXX I just got this new number from XXXX XXXX and it is registered with the state of Missouri and National " DO NOT CALL LIST " however Transworld has my information and they still contacted me with no merit or reason even apologizing for calling me as my name XXXX was not in there system. The Rep advised me they are looking for a XXXX that owes them money which is a clear violation of " FDCPA " with regard (b) Communication with third parties Except as provided in section 1692b of this title, without the prior consent of the consumer given directly to the debt collector, or the express permission of a court of competent jurisdiction, or as reasonably necessary to effectuate a post-judgment judicial remedy, a debt collector may not communicate, in connection with the collection of any debt, with any person other than the consumer, his attorney, a consumer reporting agency if otherwise permitted by law, the creditor, the attorney of the creditor, or the attorney of the debt collector.</p> <p>Per my new Carrier XXXX XXXX I may have got a recycled number however I have advised TransWorld Systems Inc I don't know any XXXX and they said it will take them several days for my number to be taken out of there system and I may still receive phone calls.</p> <p>XXXX</p>	2974472
7/25/18	Attempts to collect debt not owed	<p>The first time I call this company a lady answer the phone and I told her I wanted to settle this debt. She told me that the city of XXXX do not settle any debt. I call another time and spoke with a guy about payment options and what I can pay on a month to month based. I did made a payment towards this account for XXXX . I am disputing because I want to settle this debt and have it removed from my credit report file. On My credit the balance is showing incorrect.</p> <p>Attached will be the photos from my XXXX XXXX account about this collection.</p> <p>XX/XX/2018 payment of XXXX \$</p>	2971790
7/25/18	Dealing with your lender or servicer	XXXX, XXXX has been servicing my Perkins Loan from XXXX College since it entered repayment. They recently have switched website platforms and for nearly 3-weeks they have not processed a loan payment that I made. The loan payment has left my checking account and they keep blaming the error on technical trouble all while the loan is accruing interest on the incorrect amount. They are literally stealing my money and blaming it on technical delays. It is unacceptable.	2973272
7/24/18	Attempts to collect debt not owed	The same Company called XXXX XXXX XXXX (XXXX) /XXXX XXXX XXXX (XXXX) keeps reporting false reporting that's affecting my credit. I am no longer the co-signer of any private loans serviced by XXXX. These loans were included in my Bankruptcy and also listed as a " Charge Off ". I would like for this company to stop selling the loans to collections agencies regarding loans that are no longer owed.	2971748
7/24/18	False statements or representation	Transworld System , Inc., representing XXXX XXXX XXXX XXXX XXXX (XXXX) has been receiving payments on a debt via tax return offset since 2014 ; and receiving monthly payments via garnishment from social security benefits (10 %, { \$110.00 }), and payroll garnishments. However, monthly statements do not reflect any payments from the above mention streams, and do not reflect a reduction in the debt balance. Where are these payments? When contacted, both entities, each stating, verbally and in writing, that no payments have been received. However, I have received notices from the Department of the Treasury that payment interceptions have been made.	2971565

Date received	Issue	Consumer complaint narrative	Complaint ID
7/24/18	Attempts to collect debt not owed	We have used XXXX XXXX XXXX XXXX in the past until we had a dispute about services. We paid for the service anyway and discontinued their services. We have a new Lawn service that serviced us starting XX/XX/17 and no longer deal with XXXX XXXX. Now I am receiving letters from a collection agency saying I owe XXXX XXXX {\$210.00}. I tried to contact the company and they asked me to provide them with the account number from the letter so they could pull up the account before they could discuss it with me. The people I contacted was Transworld System Inc Collection Agency at XXXX. They informed me that the account number I gave was not long enough and asked if there were another code number listed that I could give which could not be located by myself anywhere on the letter. The lady at Transworld System Inc could not further assist me because we were not able to pull anything up with my name or the numbers provided. I have since received 2 more letters from this company.	2971276
7/22/18	Attempts to collect debt not owed	I am actively being garnished for student loans that do not belong to me and that were collected on illegally. Money is still being pulled from my account and placed into an escrow account because the company, XXXX XXXX XXXX XXXX XXXX, is under investigation for unfair collections practices. These accounts are not listed on my credit reports, I had no former knowledge of this accounts until I was improperly served and then informed of the default judgement and I have tried for the past year to get this judgement vacated. I have requested proper validation of this debt which as resulted in tons of paper work being mailed to me and no definitive proof that these loans in fact are mine and that XXXX XXXX had jurisdiction and legal ownership of these loans to sue me.	2970021
7/20/18	Communication tactics	On XX/XX/2018, I sent an E-mail to XXXX XXXXXXXXXX XXXX, XXXX (XXXX). In the message I notified them that I am disputing a claimed debt and demand verification of the claimed debt, and that other than verifying this claimed debt, they do not contact me further about this debt. On XX/XX/2018 and XX/XX/2018, XXXX sent me two collection letters that did not contain the demanded debt verification, notification of the debt collector 's further efforts are being terminated, or notification the collector or creditor intends or may intend to invoke a specified remedy, in violation of FDCPA 805 (c).	2968651
7/20/18	Attempts to collect debt not owed	we lived in XXXX my wife and the kids went back for family visit for only couple of days son fell down needed medical assistance we assumed he would be covered by either the old XXXX medical cover or the newer XXXX one and now we been getting this charges for that visit	2968569
7/19/18	Attempts to collect debt not owed	TRANSWORLD SYSTEMS has inserted an account in the amount of {\$260.00} representing XXXX XXXX XXXX. XXXX. I have never had any business or obligation with TRANSWORLD nor XXXX XXXX XXXX XXXX .NOR have I ever signed any form related to release any medical history to any companies. This is entirely against HIPPA. I am a victim of identity theft and there is a fraud alert on my credit file. I have also informed TRANSWORLD SYSTEMS of this status. TRANSWORLD can not provide a contract bearing my signature that I have any obligation that I would owe or ever owed them any monies. TRANSWORLD has never contacted me regarding the attempt to collect a debt yet they just inserted onto my credit file without warning. there is no contract and never has been one. there is no legal proof bearing my signature that proves that I indeed owe monies.	2967618
7/18/18	Attempts to collect debt not owed	I got a phone call saying I owed over {\$400.00} in debt for back tolls which I do not owe and I do have XXXX XXXX It was a local call supposedly as same area code as mine. I couldnt understand what company she supposedly represented as I was disgusted and ended the call after saying not me. I then called back and got the name of the company. After some questions the explanation I got was there were so many with my name its likely not me. Their number is XXXX XXXX XXXX	2966395
7/18/18	Written notification about debt	I have sent a debt validation notices to the creditor and only receive a verification of the debt instead of a validation of the debt. As per the Fair Debt Collection Practice Act (FDCPA), a credit is supposed to respond with the original creditors name, address, and account number and not report to the credit bureaus nor attempt to collect until they have responded.	2966645
7/17/18	Dealing with your lender or servicer	This loan was originated from XXXX XXXX College in XX/XX/XXXX. The school was shut down by the Board of Education on XX/XX/XXXX. With no notice, heads up. Just Abruptly shut down. All other loans were discharged. Why not this one. Total : XXXX as of XX/XX/XXXX @ XXXX	2964894

Date received	Issue	Consumer complaint narrative	Complaint ID
7/17/18	False statements or representation	<p>XX/XX/2018 From : XXXX XXXX XXXX XXXX XXXX XXXX XXXX, Arizona XXXX To : Consumer Financial Protection Bureau XXXX XXXX XXXX XXXX. Washington, D.C. XXXX To : XXXX XXXX Senior Account Manager XXXX XXXX XXXX XXXX XXXX, XXXX. XXXX, Arizona Regarding Contract # XXXX : Cease & Desist Collection Harassment - Threats to Ruin Credit Breach of Contract as a result of dereliction of duty to perform as per contract agreement.</p> <p>Based on the facts herein, I am demanding an immediate cease and desist of the Transworld Systems Inc. Collection Process. I am demanding a complete refund of the original {\$390.00} Policy Fee ; I am demanding reimbursement of {\$140.00} for XXXX XXXX XXXX XXXX the second plumbers repair fees ; and I am demanding reimbursement of {\$220.00} for costs from plumber # 3 who finally completed the proper repair the bathroom damage.</p> <p>You are on notice that I am hereby demanding full reimbursement to XXXX XXXX in the total amount of {\$790.00} immediately due and payable upon receipt of this letter dated XX/XX/2018.</p> <p>The Fact are as follows : XX/XX/2018 a home warranty was issued to my client XXXX XXXX with an effective date of XX/XX/2018.</p> <p>XX/XX/2018 XXXX XXXX discovered a water leak bathroom. The wall and the floor around the shower and toilet was continuedly wet. XXXX XXXX called XXXX XXXX XXXX XXXX XXXX , XXXX to have it repaired as per the Warranty Agreement : XX/XX/2018 XXXX XXXX XXXX XXXX XXXX, XXXX sent XXXX XXXX XXXX and who misdiagnosed the leak and told XXXX XXXX that the water leak was not covered, that he would have to hire an outside plumber to install a new shower water spout and replace the aluminum shower door frame work before XXXX XXXX XXXX XXXX XXXX , XXXX would repair the water leak. This was insane and of course an obvious excuse made Mr. XXXX very angry after paying {\$390.00} for the coverage and now being charged an additional {\$50.00} service fee to be told he needed to hire a outside plumber and no repairs were made.</p> <p>XX/XX/2018 XXXX XXXX XXXX XXXX XXXX, XXXX sent XXXX XXXX the service call bill for the {\$50.00} service charge. XXXX mailed Check # XXXX to XXXX XXXX on XX/XX/2018. XXXX XXXX claims they never received the Check.</p> <p>XX/XX/2018 XXXX XXXX again called XXXX XXXX XXXX XXXX XXXX , XXXX attempting to get them to do the repairs as per the warranty. Again, he was told by XXXX XXXX he must first hire a plumbing contractor to replace his Shower water spout and the aluminum shower framework before they would agree to fix the water leak. Standard stall tactics used in 74 complaints.</p> <p>XX/XX/18, XXXX XXXX called XXXX XXXX XXXX, XXXX, the person that came out to inspect the water damage. He wanted the bathroom leaked repaired, his thinking was that he was a licensed plumber and I could pay him out of his own pocket to get the leak fixed. When I called him, he said that he could not fix the leak. And that I would get no help from XXXX XXXX XXXX XXXX , XXXX, but he gave me the number of another plumber named XXXX, he said XXXX could do the repairs and stop the water leak.</p> <p>XX/XX/2018 XXXX XXXX called XXXX and he came out the next day. XXXX looked at the damage and tried to give me an oral estimate of repair. He suggested an unethical solution, he said that we could charge my homeowners policy and get them to remodel my bathroom and all I would have to do is let his company talk to my insurance company and pay my insurance deductible. I did not want to do this. He said that he would give me a written estimate the next day, but He never followed thru with an estimate. I still had the water leak and the damage was continuing. At this point XXXX XXXX turned this over to XXXX XXXX the Realtor, in hopes he could get this problem resolve and get a refund of my premium from</p>	2963865
7/16/18	Dealing with your lender or servicer	I cosigned for a private student loan for my wife, who was my girlfriend at the time. They have sent court documents to my former residence. They have not tried or attempted to contact her. The law firm representing the loan company will not come to the phone or call my wife back. The loan was originated in 2008.	2964246

Date received	Issue	Consumer complaint narrative	Complaint ID
7/16/18	False statements or representation	<p>XX/XX/2018 RE : XXXX XXXX Dear Transworld Systems Inc., and XXXX XXXX, I received an invoice from Transworld Sytems Inc. stating I owed XXXX XXXX money in the amount of {\$400.00}. TRAnsworld File # XXXX. Transworld has three telephone numbers and three different addresses on their collection bill. When I called trans world and tried to get XXXX XXXX on the line with them in a thruway they hung up. I accused them of fraudulent billing practices.</p> <p>I called XXXX XXXX and they said this was a fraudulent collection and XXXX XXXX sent me a XXXX balance of XXXX owed. XXXX XXXX opened a case # XXXX and a XXXX # XXXX for this billing from Transworld Systems.</p> <p>I am reporting this to the Government Authorities of unlawful collection.</p> <p>XXXX XXXX will not be in my complaint as they were very helpful in the fact of informing me they did not have any balance owed by me and they sent me a XXXX balance and stated I never owed them anything that they never sent anything for collections.</p> <p>Please be advised TRansWorld Systems you are being reported for unlawful collection practices.</p> <p>Sincerely, XXXX XXXX Attached in this correspondence is a XXXX XXXX XXXX balance statement and the TRansworld Systems Collection Bill File # XXXX Transworld Telephone # XXXX they wanted me to send the payment to XXXX. XXXX XXXX, XXXX, DE XXXX.</p> <p>XXXX XXXX XXXX, Case # XXXX and a XXXX # XXXX for this billing from Transworld Systems.</p>	2964174
7/14/18	Attempts to collect debt not owed	<p>Hello CFPB, I hope you can help me.</p> <p>After closing my case in XXXX, Case Number XXXX (public information and can be looked up online in California Courts records) XXXX XXXX XXXX a collection company with the address XXXX XXXX XXXX XXXX XXXX CA XXXX, sent me a letter informing me I still owe a balance of {\$820.00} outside of the settled case. I do not owe this amount and I called them and they told me I need to pay this amount to satisfy their client which is XXXX XXXX. The specified amount I owed was paid off and the case is closed. Now they are also calling me constantly and I need your help to stop them. Thank you very much for your time.</p>	2963150
7/14/18	Written notification about debt	<p>On XX/XX/XXXX I received a phone call from XXXX XXXX with XXXX XXXX stating that I had student loan debt in collections in their office. I attempted to make a payment arrangement of {\$100.00} a month with the company however they were asking for a good faith payment of 15 % of the balance of {\$15000.00} which I did not have and I explained to Ms. XXXX that I did not have that amount to put down as a good faith payment.</p> <p>The company is unwilling to make an arrangement without a good faith payment which I do not have the means to pay.</p> <p>Prior to this being transferred to XXXX XXXX I had an agreement with XXXX XXXX XXXX and received in writing an agreement to pay {\$230.00} a month beginning XX/XX/18. XXXX XXXX XXXX never gave me to opportunity to respond, agree to, and make the payment as it was transferred to another collection agency.</p> <p>Ms. XXXX also continues to tell me that she knows that the co-borrower on the student loan has the assets to pay the good faith payment and states that she can not disclose to me how she knows that information.</p> <p>I submitted a complaint on XXXX XXXX XXXX back in XX/XX/2018 and received a response stating they would be willing to work out an agreement. The letter was dated XX/XX/2018 I believe, the letter then had to be mailed to me which would take a couple days and thats not including XXXX XXXX holiday and weekends (mail isnt delivered on Sundays). Ms. XXXX from XXXX XXXX states they received my account in their office on XX/XX/XXXX. That didnt give me any time to receive the letter from XXXX XXXX XXXX and respond which I feel is unfair.</p>	2963059
7/14/18	False statements or representation	<p>On XX/XX/XXXX, my credit report showed that I owed XXXX XXXX (XXXX) {\$7800.00}. My latest credit report pulled on XX/XX/XXXX showed me owing {\$13000.00} on XX/XX/XXXX. XX/XX/XXXX the IRS sent my refund for {\$5000.00} to XXXX, which my credit report showing me with a balance of {\$8800.00}. I just received a collection letter from the company Transworld System INC today, XX/XX/XXXX and it shows me with a balance of {\$9200.00}. The IRS sent XXXX (XXXX XXXX XXXX XXXX XXXX XXXX) my XXXX refund of {\$2400.00}. That amount plus the {\$5000.00}, I should have only owed them {\$460.00}. Transworld is trying to collect an additional {\$8800.00}. Plus they are charging {\$110.00} interest per month. The collection letter has a fake seal, or I should say xeroxed copy of both the Department of Defense seal and the XXXX seal. This now has my current tax refund tied up because of this false balance.</p>	2963011

Date received	Issue	Consumer complaint narrative	Complaint ID
7/14/18	Dealing with your lender or servicer	<p>To whom it may concern, I am writing to bring attention to service outages and issues facing students with loans serviced by XXXX XXXX XXXX (XXXX), XXXX XXXX, WI. XXXX services loans made by Universities to students in financial need. Though multiple years of corresponding, interacting and being a customer of XXXX I have great concern with their ability to handle my personal financial information. This most recent issue has given me incentive to inform you of their systematic issues.</p> <p>Beginning XX/XX/18 I was contacted by XXXX that my reoccurring student loan payment was being deactivated pending an upgrade to their systems. Additional correspondences provided a plan of service changes that gave a timeline of dates that their new systems would be available. Though multiple contacts with customer service representatives XXXX continued to reference their new website being available on XX/XX/18 and at that point I would be able to access my data. The date of the planned service upgrade passed and still no correspondence on the new XXXX website or any access to my information. Their new website provides me no information outside of my name and address at login. All my information on loans, payments, tax documents or reoccurring payments is inaccessible. As of today it my personal loan, direct deposit, banking and payment information has been unavailable for more than 15 days (XX/XX/18 to XX/XX/18).</p> <p>This is completely inexcusable for any lending services company or any company handling sensitive personal financial information. I have ongoing concerns with the ability of XXXX and its employees to protect and service my financial obligations to my lender. In addition I would also like to bring to your attention several disconcerting complaints on the XXXX XXXX XXXX (XXXX) website with customers experiencing similar issues.</p> <p>I look forward to your response in this matter. Please feel free to contact me at XXXX Regards, XXXX XXXX</p>	2962914
7/14/18	Communication tactics	<p>When we bought our home in XX/XX/1975 the lawyer who filed the deed entered my husband 's name with the wrong middle initial. Several years after that we started receiving calls to say a debt collection company was trying to contact a person with my husband 's name but the incorrect middle initial listed on the deed. We repeatedly told them this was not my husband but the calls continued ~every week or two. For several years the calls stopped. Within the past year we have started getting robo calls from a debt collection company. A young sounding woman 's voice says the call is from TransWorld company. She identifies herself as XXXX. She says the call concerns a debt that needs to be resolved. She requests a call back at XXXX. She mentions the case number XXXX.</p> <p>On average we get 1-3 calls a week.</p> <p>We owe no debts other than loans through XXXX XXXX XXXX XXXX.</p>	2963046
7/12/18	Written notification about debt	<p>after multiple attempts to tell them I won't pay over the phone and that I need an itemized bill in the mail, they are still calling and I haven't received anything and its been months. Last call was today, XX/XX/18 at XXXX. From TSI. XXXX. Also calling parents and others I have no contact or association with to get a hold of me. Pushy and harassing</p>	2960705
7/12/18	Written notification about debt	<p>I have disputed this item with the credit reporting agency and they reported you confirmed the account as valid. I honestly do not believe to ever have any relationship with this collection agency or original creditor. Also there are several inaccuracies with this account the way it's reporting and that's a total violation of FCRA and FDCPA laws and regulations. In a good faith effort to resolve the matter amicably, I must demand proof of this debt, specifically the alleged contract or other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, you must correct any erroneous reports of this past debt as mine. I am writing to request that you please provide the following information : 1. Please evidence your authorization under 15 USC 1692 (e) and 15 USC 1692 (f) in this alleged matter. 2. What is your authorization of law for your collection of information? 3. What is your authorization of law for your collection of this alleged debt? 4. Please evidence your authorization to do business or operate in this state. 5. Please evidence proof of the alleged debt, including the alleged contract or other instrument bearing my signature. 6. Please provide a complete account history, including any charges added for collection activity.</p>	2961051
7/12/18	False statements or representation	<p>I put in a complaint maybe a week ago transworld systems Inc. Were calling and harrasing me from different numbers now they are calling impersonating an I.R.S. agent saying I owed them money and they were filing a case against me to call in and rectify the situation ... the first time I called they didn't say anything the second time I called they had a prompted opening this is the IRS I am agent so and so to the end of the conversation so I asked them to pull up my XX/XX/XXXX & XX/XX/XXXX taxes so they hang up I have the number they called from and the message they left. This is outrageous I don't owe the debt so they are going to these lengths and tactics to get me to agree to the debts so uncalled for and I would like some resolve.</p>	2961063

Date received	Issue	Consumer complaint narrative	Complaint ID
7/12/18	Attempts to collect debt not owed	On XX/XX/2018, this company reported a debt to my credit report that was not accurate. I called them and explain to them that they client never filed a claim under my health insurance to get paid. Even that I provided them with the insurance information. Furthermore they clients received a certified letter from my attorney in XX/XX/2018 stating that any bills that is not paid by the health insurance will be cover by the accident settlement. I also called XXXX XXXX XXXX that I formed me they received the letter and advised all their physicians account managers.	2960868
7/12/18	False statements or representation	Well i'am trying to buy a home and all of sudden these people from Transworld Systems Inc. want to put a collection on my credit report XXXX XXXX XXXX) a very old collection from 2013 or so i believe I never received a notice from them at all. I tried calling several times unable to get a hold of anyone. Its an old collection, reported as new, as said i called the number on the credit report and it wasnt accurate, found number on the XXXX website, gave last 4 digits of my social, they could not validate the account. i also filled a complaint with XXXX and they were unsuccessful in obtaining a response from the company. So i'am asking because they could not validate the account is there anyway i can request a deletion. My wife and I are having a very difficult time trying to get this matter resolved. Please any kind of help would be great.	2961791
7/11/18	Written notification about debt	I received a phone call on XX/XX/XXXX from XXXX XXXX with Transworld systems stating that I owed over {\$22000.00} to XXXX XXXX XXXX also known as XXXX XXXX. XXXX states the paperwork came across her desk on XX/XX/XXXX. I requested her to verify debt with sending me the original note and loan and she stated that she was sending information to my email. I provided her with my email address to send original documents. XXXX advised me that she would give me until Monday to come up with some type of payment as she was going to follow up on Monday XX/XX/XXXX. She also stated that I was previously making payments back in XXXX when i originated the loans which is totally incorrect. I never made payments on the loans. The loan in the amount of {\$12000.00} was charge doff and my grandmother before she passed paid it in full because XXXX threatened that they would garnish my grandmothers social security. I then found out that the company that provided the loans which they mailed me checks that did not list the college that i was attending filed bankruptcy Chapter XXXX in XXXX as well. XXXX was aware that i filed chapter XXXX bankruptcy XX/XX/XXXX and advised me that i am now responsible for the debt that was not XXXX in chapter XXXX. I requested numerous times to verify the validity of the debt. I have yet to receive anything that verifies i owe the debt, that transworld owns the loan and the right to collect on the loan or the amount of money that transworld claims I owe is the correct amount due.	2959580
7/11/18	Threatened to contact someone or share information improperly	To Whom It May Concern : I was a customer of XXXX for a year. I paid a year of services in advance. I was not satisfied with the work provided and I had called several times to cancel for a refund. However, each time I was advised the problem will be fixed. After several phone calls which took so much time away from my busy schedule, I told them just to cancel my service once the annual paid was finished. However, after the annual paid was completed, they continued treatments without my consent and charged me for work I did not authorize while I was away from my property for work related matters. I had called several times to get this square away. I spoke to the manager and she said it will be taken care of. However, I recently received a letter from Transworld Systems Inc. and stating I owe {\$140.00} that they are collecting on behalf of XXXX. They will report me if I do not pay this amount. Here 's the info relating to this matter. Transworld Systems Inc collections Agency XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX Creditor : XXXX ACCT # XXXX Date XX/XX/2018 amount {\$140.00} Had i requested this service, I would be more than happy to pay. However, I did not request the service and previous service provided by this company was very unsatisfied. Please help resolve this matter for I do not want to continue receiving letters and/or phone calls for something I did not sign up for. Thank you, XXXX XXXX	2959582
7/10/18	False statements or representation	I received a bill a few months back about a bill in which they had the incorrect date of birth. They said they would clear the payment, but now I have received a bill saying the account has been placed in collections. I have absolutely no idea what this company is whatsoever.	2958679
7/9/18	Attempts to collect debt not owed	To whom it may concern, This debt was on my credit report in the past under another debt company " XXXX XXXX " I continued to dispute this debt Its not my debt the utilities were being used by someone else after I left that apartment someone was stealing the electric so I was billed for it service was terminated. Now after disputing this several times it was off of my report so I'm like it's about time they believed me and fixed the issue so now it's back on my credit report under another name XXXXransworld systems Inc. and once again here I find myself disputing it once more I want this rectified This company like the before mentioned company has no idea what happened and why I am adamant about not paying what I don't owe.	2958001

Date received	Issue	Consumer complaint narrative	Complaint ID
7/9/18	Attempts to collect debt not owed	TSI/XXXX has been reporting that I owe {\$660.00} to XXXX XXXX however, that account is not mine. The bill that I received for that account was in the name of XXXX XXXX. I am aware of my rights under the Fair Debt Collection Practice Act and know that it is illegal to report a debt that is not owed by me under my social is illegal and considered reporting inaccurate information and must be removed immediately.	2957092
7/8/18	Written notification about debt	On XX/XX/2018 I sent a certified letter to Transworld Systems, as they were reporting a debt on my credit file, disputing this account and asking for proper detailed validation of this debt. I received no response, and my credit file was not updated as disputed as required by federal laws. Since, no action was taken on behalf of Transworld Systems, I sent another certified letter again demanding proper validation. To date, I have yet to receive any response from Transworld Systems. This company 's lack of care to follow both federal credit reporting laws and federal debt collecting laws is harming my credit file. I never received any initial notification of the debt so that I had a proper chance to dispute or resolve this debt before it was reported on my credit file. To date I have no knowledge what this debt is, as I have never done business with Transworld Systems.	2955399
7/6/18	Struggling to repay your loan	My name is XXXX XXXX, I got a private student loan back in XX/XX/XXXX from next student my boyfriend at time now my husband co-signed for the loan. The loan was deferred for years. In XX/XX/XXXX the first payment was due I made payment up until XX/XX/XXXX but I was unable to continue payments. Now in XX/XX/XXXX Im being served with court documents that XXXX XXXX XXXX XXXX has a judgement against my husband and I for over XXXX plus their XXXX attorney fees. The attorney XXXX XXXX is not willing to work with me and he is demanding personal information that has nothing to do with the debt at hand.	2955774
7/3/18	Took or threatened to take negative or legal action	<p>My first interactions with this firm were relatively fine, but since my account was transferred to XXXX XXXX, the communication has ranged from sparse to incompetent to non existent or unpleasant. It has not gotten to the point of threatening, but just barely.</p> <p>I have submitted multiple proposals for settlement handwritten by mail as well as via email and have attempted to call my representative. I've even contacted the main office to ask for a new case representative and have copied other addresses and have not had anyone respond to those requests. Since the original papers were served, I have not received anything in the mail or email about my case before they have brought the recent actions. I call and email XXXX XXXX and she claims to call me back, but does not. She often does not return my phone calls or answer my emails. The few times she has called, it's been in windows of time where I have explicitly stated that I was unavailable. I have submitted proposals and asked for information on next steps and have not received anything. Phone calls and emails have stopped entirely.</p> <p>It was my understanding that they could not continue to take action on my account when there has been new filings for settlement options, but they have continued to take money from my account and place more freezes even after I have submitted formal proposals and have tried to communicate. I feel that XXXX XXXX is intentionally not filing or responding to let things lapse and take more money from me.</p> <p>I can not pay more money than I have and have tried to communicate my parameters and offer as much as I can, but have not been met with reason and then communication just ceased while money continues to be taken from my account.</p> <p>I would like to pay these off, but can't do so if they continue to take every penny I make out of my account each month. This is the second month in a row I am unable to pay rent on time and will have to pay additional late fees on all of my bills thanks to XXXX XXXX not doing her job and this firm not being responsive to my requests for communication.</p> <p>I no longer live in Colorado so I am unable to appeal to a judge. I also don't receive information in a timely manner in order to deal with these things before it is too late and I'm unexpectedly out thousands of dollars. I am happy to pay monthly to move forward with this, as I've been advised by members of this firm in the past, but I can't deal with unreasonable or predatory people.</p>	2952921

Date received	Issue	Consumer complaint narrative	Complaint ID
6/30/18	Took or threatened to take negative or legal action	<p>Several different third party collection companies continue to send me a toll bill with different amounts from a state I do not live I have pay several invoices with different amounts from almost a year ago each time I ask is there anymore invoices in the systems they say no this is it then they waive administrative fees and I pay ... I have disputed numerous times based on duplicate invoices cooying of photos and creations of invoices, receivable too old based on date of violation and no violation code on invoice and different numbers and amounts on same collection notices from different companies. I believe this too be fraud and invoice and billing abuse because I am an out of state resident.</p> <p>Again I dispute all invoices with.</p> <p>XXXX XXXX XXXX.</p> <p>XXXX XXXX XXXX XXXX, Oh XXXX XXXX Account # XXXX Creditor 's Account # XXXX Violation Code 0000000 I was there XX/XX/2017 I have paid numerous tolls while there and the ones sent through mail and was told that was it</p> <p>Thanks XXXX XXXX</p>	2950417
6/28/18	Attempts to collect debt not owed	<p>Back in 2016, I was contacted by Transworld regarding an emergency room bill they were assigned to collect. I agreed to settle the account and made payment to Transworld. No account from Transworld was reporting to my credit history at this time.</p> <p>Later, I took a look at my XXXX credit report and saw that Transworld has been reporting the account as a collection account, even after I made payment. Their tradeline states paid in settlement but in the portion stating amount paid it is blank. My common sense would say they (Transworld) should at the minimum report how much was paid.</p> <p>I did dispute the accuracy of the information to XXXX XXXX, who stated they contacted Transworld and were informed to delete the entire account. So it is off one of my credit reports. However, when I made the same dispute to XXXX, XXXX responded that Transworld reported back the information should remain unchanged on my credit history. I do not understand why Transworld would tell one credit bureau to delete an account and another to continue reporting it. It is not so much as reported as a disputed or contested account by Transworld.</p>	2949004
6/28/18	Attempts to collect debt not owed	XXXX, XXXX is trying to collect XXXX \$ for a utility bill that belongs to the tenant that moved in my apartment unit after I vacated the premesis. I have provided written proof a lease and transfers paperwork for my new apartment. I last lived at that residence in 2010. This debt is over XXXX XXXX XXXX and is incorrectly being reported as recently 90 days delinquent. I currently have an account that is the original utility provider that has been current for the last 8 years.	2949078
6/26/18	Attempts to collect debt not owed	Account number XXXX is appearing on my credit report. Please remove from my credit reports. Mailed several attempts to company to validate debt and nothing has happened. I want a validation and verification that it is my account	2947105
6/26/18	Attempts to collect debt not owed	I believe my next door neighbor used my personal information to get her electricity on in my name.	2946040
6/26/18	Incorrect information on your report	Theres inaccuracies in my XXXX report showing a collection for {\$100.00} from TransWorld Systems opened on XX/XX/2017. Another inaccuracy is on my XXXX report from XXXX XXXX for {\$500.00} opened on XX/XX/2017. I pay all my bills. These are not my collections/accounts.	2947294
6/26/18	Attempts to collect debt not owed	<p>XXXX sent me a letter dated XX/XX/XXXX that I owe them {\$15.00}. They gave me 10 business days to pay. I received this letter XX/XX/XXXX and I payed them {\$15.00} same day morning XXXX. I have receipt with confirmation number XXXX dated XX/XX/XXXX.</p> <p>I received letter from the Collection Company dated XX/XX/XXXX. It means that XXXX put me to collection before the 10 days period had expired.</p>	2946094

Date received	Issue	Consumer complaint narrative	Complaint ID
6/25/18	Communication tactics	On XX/XX/2018 I called to attempt to settle my debt with XXXX XXXX. The agent was polite at first and outlined options for what I could do to pay. I informed her that I did not have the money now, but would have it in XX/XX/XXXX. She was aggressive about me paying, and then attempted to get me to pay some amount today. I informed her that I would need to speak to my wife and see our financial situation before making any such action. At that point, the agent became very rude and used aggressive language " You have a history of making promises and never delivering " and repeatedly cutting me off, even as I strove to continue being polite and explaining myself. When I asked to speak to a manager or other personnel, she refused to put me in contact, repeatedly stating that they were at lunch (at XXXX EST) and could not be reached via voicemail. She then explained that she was not even the agent in charge of the call but that I did not have a choice in the matter, that I got whoever I got, and that if I did not pay today, there would not be a chance for a settlement.	2945494
6/25/18	Struggling to repay your loan	Transworld systems is threatening to take my mom 's assets. We have Tried and tried to make a payment plan they won't help us. My mom is the co signer and I'm on the loan as well. They won't even talk to me after being very rude and threatening us.	2945672
6/24/18	Attempts to collect debt not owed	I previously submitted a complaint about Transworld Systems Inc who responded by sending me validation of the debt. The paperwork they have sent clearly shows that I owe NO money to the XXXX XXXX XXXX. I spoke with XXXX reps and they have NO open accounts for me. And they stated that they handle all collections in house and never send bills to outside agencies for collection. This latest harassment letter is threatening that interest may be added to the amount that they claim I owe. I am a senior and this upsetting correspondence has an emotional component since it refers to expenses connected with my mothers death. Your website is full of complaints about this company. Cant you make them stop?	2944115
6/24/18	Took or threatened to take negative or legal action	I received a letter of collection from Transword Systems INC that My daughters student loan cosigned by me was placed into default by XXXX XXXX XXXXXXXXXX XXXX, as she did make payments but not the amount they wanted. I received a call on XXXX From XXXX XXXX at Transworld telling me of the status of the loan and that it was due in full. he asked to verify my daughters address and phone which I did not have access to at the time of the call. I called him again on XXXX and was told that since I am the co-signer I am liable for the full amount of {\$10000.00} or a settled amount. I asked about making payments. he stated that payments were not allowed. I stated " well I just don't have XXXX in my pocket " His reply was, you have a home that is not under mortgage and other assets so you do have the money. I felt like this was a threat. He also said he would not deal with my daughter as when he called her she said he had the wrong number. He told me I should pay the loan with a 0 % interest credit card. On XXXX my daughter called talked to XXXX, inquiring about making payments, and was told payments were not an option. On XXXX I called and spoke to XXXX again and asked him why payments were not an option, I was told if it was a federal student loan payments would be optional but are not with a private student loan. He did also say you and or your daughter can make all the payments you want but it will not stop negative action from being taken against you. On XXXX I spoke again with XXXX, he offered a settled amount of {\$7900.00} which I could not do. I also asked for a copy of the original judgement which I never received. I called again on XXXX and spoke to XXXX XXXX, I asked for a copy of payment options offered by the company or a policy. She told me that no such document existed. I am not disputing the amount owed, just the collection method. I will have to say that XXXX was always polite on the phone but XXXX XXXX and XXXX XXXX were rude and hateful.	2944700
6/24/18	Attempts to collect debt not owed	XXXX XXXX XXXX has been harassing me when asked to show proof they sent me a copy of a loan application. My current loan are with XXXX XXXX not these people who can't provide any form of payments missed nothing at all. They claim I owe XXXX dollar but that all I get nothing more I have to contacted them many times and told them show me proof or stopped harassing me.	2944492
6/22/18	Written notification about debt	I was reviewing my credit report and discovered that XXXX XXXX had added a file that I owed them a past due balance. I contacted XXXX XXXX and inquired about the past due balance. They stated it was for an apartment I once lived in. I explained that I had moved from the apartment I shouldve owed a balance to XXXX XXXX. I nevertheless paid the past due amount to settle the account Immediately. I reviewed my credit file a few months later the same information was listed on my credit file by the name of Infinite XXXX/TSI collection. The debt showed paid, I didnt pay TSI, I paid XXXX XXXX and the agent at XXXX XXXX told me it would be taken care of.	2943015
6/21/18	False statements or representation	XXXX XXXX card..sent account to XXXX XXXX without my knowledge. Always had a {\$160.00} allotment from retirement pay since XXXX ... after Hurricane Harvey hit last XX/XX/XXXX, lost car, furniture, eviction from home, mother ill in and out hospital, XXXX XXXX, 2 vehicle accidents..XX/XX/XXXX/XX/XX/XXXX XXXX I went down to \$ XXXX/month.. wanted to keep sending what I could. I asked them would they please except this for like 5/6 mos.. til I get back on my feet.. Now recently they have deducted without my knowledge even more of what allotment was.. \$ XXXX..requested hardship like XXXX (XXXX XXXX card) ..and they want all types of personal info from 2 prior months, .ie..tax returns, bank statements..just for a credit card.. orig balance was over \$ 5000..and now it is down to \$ XXXX- \$ XXXX..this is ridiculous..PLEASE STOP THIS MADNESS..XXXX XXXX XXXX XXXX IS OVER XXXX XXXX CARD!	2942568

Date received	Issue	Consumer complaint narrative	Complaint ID
6/20/18	Attempts to collect debt not owed	Creditor. XXXX # XXXX Amount. {\$110.00} The XX/XX/2015, XXXX ruined my lawn. And did damage to shrubs. I cancelled their services. I requested that they repair the damage (burnt lawn, etc.) and they would not respond. I should be bringing a counter suit to collect for the repairs to my lawn. I have photos. I have tried, repeatedly, to rectify this situation. I just keep getting collection letters from Transworld systems.	2941216
6/20/18	Attempts to collect debt not owed	Never received notice of the debt until after it was reported to credit agency. Contacted company immediately and paid debt, of which I was told I would receive a confirmation email statement. I never received that. I called back and then I was told I would not receive a payment statement and that my bank statement would serve as my receipt. I submitted a dispute with the credit agency to have the collection account removed from my credit report and now the company who reported it will not remove it and states it is accurate as it stands even though the account has been paid in full. The problem is I only have a bank statement to show as proof of payment but no actual receipt from the company. So I am stuck with a collections account on my credit and again the company refuses to state it was paid or have it removed.	2941214
6/19/18	Communication tactics	I have already disputed this debt direct with XXXX XXXX XXXX, for over 18 months on multiple occasions with several different debt collectors they have even collected {\$1500.00} in good faith payments without validating the debt through one of 6 collection agency they have transferred the information to and each time I request validation I receive the same 3 forms with incomplete information from what was requested and when I respond that the information is insufficient to validate the debt, it gets transferred to another agency. Attached are only a few of the letters that I have submitted to different collection agencies employed by XXXX and at time it had been multiple agencies attempting to collect the exact same debt at the same time. I feel harassed and so does my alleged cosigner as he receives the same calls and letters, this needs to be removed from collections as they can not and have not proven that this is a valid debt that they own despite multiple attempts to validate and offers to settle this debt.	2940195
6/19/18	Dealing with your lender or servicer	I have been paying my Federal student loan to XXXX since XX/XX/2016. Recently, the changed names to XXXX. When I try to log into XXXX, the website says it is unavailable. When I try to call customer service or send an electronic message, it requires my social security number which the automatic system says is not in their system. The phones will not let me through to someone until I put in a social security number that it recognizes. I have no idea what to do next.	2939471
6/19/18	Attempts to collect debt not owed	No information is provided unless I release me social security which I am not as I owe or do not have ANY outstanding debts. I am in very good standing with all my accounts.	2940331
6/19/18	Attempts to collect debt not owed	On XX/XX/18 I received a misunderstanding a report of {\$92000.00} by a debt collectors of " Transworld Systems Inc for XXXX merchant company which I called denied it.I find out if I contact you, you can help understand that situation.	2940166
6/19/18	Attempts to collect debt not owed	This company handles Perkins Loans for XXXX University. I have not been a student for over 4 years and I had all my student loans forgiven through XXXX XXXX XXXX XXXX XXXX back in XX/XX/XXXX. In XX/XX/XXXX, I reached out to XXXX and gave them all the information regarding the XXXX approval and had a conference call with XXXX, XXXX and myself to have this taken care of then. Then, in XX/XX/XXXX of this year, I see that this loan was reported on my credit report in XX/XX/XXXX of this year. I called XXXX University and found out that XXXX is in charge of the Perkins Loans. After confirming with XXXX and XXXX that this reporting on my credit report was from a XXXX XXXX that was to be forgiven by XXXX over 2 years ago, I was asked by UAS to send over the approval letter again to show that I was approved. I sent them this documentation, along with the original email with them in XX/XX/XXXX. I was told by XXXX that this should have never been reported on my credit report and they would request that it be removed immediately on XX/XX/XXXX. After several emails and talking with experian, as of today, XX/XX/XXXX, this has still not been removed from my credit report. According to XXXX, every time I dispute this, they correct information instead of just accepting the dispute. I have several emails from XXXX saying that this account is handled by XXXX and from XXXX saying that this should have never been reported to the credit agencies.	2940591

Date received	Issue	Consumer complaint narrative	Complaint ID
6/19/18	Incorrect information on your report	<p>XXXX University is falsely reporting a student " education loan " on my credit report, which I did not open. I am in litigation with Indiana University regarding a debt they claim I owe to XXXX. I have disputed the debt in totality in writing directly with the credit reporting agencies, the university, and their loan servicing company/collector, XXXX XXXX XXXXXXXXXX, XXXX (XXXX).</p> <p>1.) The university has not furnished to the credit reporting agencies that I have disputed the debt directly with them in writing on XX/XX/XXXX.</p> <p>2.) XXXX has not marked the account on my credit report as " Disputed " or " Account in Litigation " when i disputed the account on their website on XX/XX/XXXX, and has concluded to not change the account status as of XX/XX/XXXX.</p> <p>3.) In response to a previous CFPB complaint (# XXXX) I made against XXXX on XX/XX/XXXX, XXXX stated in writing that the account ... " is a delinquent XXXX account from XXXX University, money owed directly to the University (for tuition, fees, and other items) that was outstanding at the time you left the school. It is not a loan. " Which is a false and/or misleading statement.</p>	2940158
6/19/18	Dealing with your lender or servicer	<p>XXXX XXXXXXXXXX XXXX, XXXX, the loan servicer for XXXX XXXX, received my loan payoff via wire to their bank on XX/XX/XXXX. The payoff amount was given to me on XX/XX/XXXX by a different representative. The online activity statement shows the payment posted to my account effective XX/XX/XXXX. Their call center representative and supervisor said they posted the payment effective XX/XX/XXXX and therefore charged me 2 extra days of interest (XXXX and XXXX). They attempted to rectify this by offering to adjust for one day. I communicated that was unacceptable. Then the supervisor offered to take the full adjustment for approvals, but that wasn't certain. I'm concerned they are post dating loan payments and unwitting students and parents are over charged.</p>	2940165
6/18/18	Struggling to repay your loan	<p>I was a student and was not given the opportunity to a fair payment plan. At the time I was forced to have my parents wages garnished even though they were a co-signer and never once gave me a payment plan. I was currently in school full time. I was told the only option I had was to have my parents wages garnished even though it was my loan and I was working and wanted my wages garnished because the payment I could afford. I never even received any communication that they were my true lender. I was not provided any documentation that this company truly owned my loan. To this day I go on their website and its nothing but a portal to make a payment. My parent was forced into signing wage garnish documents and all contact was harassment via telephone. The documents were the XXXX XXXX XXXX XXXX XXXX XXXX a Delaware statutory trust.</p>	2938922
6/15/18	False statements or representation	<p>This complaint is being filed against XXXX XXXX & XXXX debt who represent the creditor XXXX XXXX XXXX XXXX XXXX. I was a cosigner for my ex-husband 's student loan for XXXX College and he also attended XXXX College. He went to XXXX College for approximately 3 months then dropped out. He graduated with his XXXX XXXX XXXX from XXXX in XX/XX/XXXX. The paper I cosigned on was for XXXX that I know of for sure was for XXXX. We are currently divorced and in the divorce decree I am indemnified of any student loan debt. However, I have to sell my house and come to find out there is a XXXX dollar lien put on my property in XX/XX/XXXX by XXXX XXXX & XXXX I never signed or had any contact with the company prior to finding out about this lien. In XX/XX/XXXX they garnished my wages for a total of XXXX which was a surprise to me when I received my paycheck. Then, I contacted a lawyer who tried to get in touch with XXXX XXXX & XXXX when contacted no relevant information was given from the firm, and we tried to settle with a certain amount but XXXX XXXX XXXX XXXX would not settle for anything other than the XXXX there was never a reply back from the lawyer (XXXX XXXX) hired or XXXX XXXX XXXX XXXX. I realize this is happening due to the loans being put in default, however my exhusband is currently paying all student loans from XXXX and XXXX College in accordance with Federal Student Aid (FSAID.gov). I have never received a statement after my wages were garnished and the amount of the loan has never gone down due to my garnished wages and my exhusband paying them as well. After I contacted my lawyer XXXX XXXX my garnishment ceased with no apparent reason. This is causing a major problem in the sale of my house can you please investigate this current situation due to me being left in the dark.</p>	2935785
6/14/18	False statements or representation	<p>I have a complaint against Transworld Systems and XXXX. I am in receipt of a statement dated XX/XX/XXXX (attached) which indicates an account balance of {\$5300.00}. I called the number for XXXX collections on the statement to make payment arrangements. There was no option in the automated call system to speak to a representative at XXXX. The system told me to call a different number which I did. At that point I was connected to Transworld systems. The representative told me they have had the account since XX/XX/XXXX. Further I was told the balance I owed was over {\$6300.00} due to a 'collection fee '.</p> <p>-I received NO notification of transfer of my account from AAFES to a third party or of any punitive fees being assessed since XX/XX/XXXX -Payments have been made to AAFES through out XX/XX/XXXX -There is no disclosure or itemization of any fee on the statement (see attached) -This is a PREDATORY debt collection activity.</p>	2936136
6/14/18	Attempts to collect debt not owed	<p>Repeated annoying calls from Transworld Systems Inc, stating this is an attempt to collect a debt I do not owe.</p>	2935942

Date received	Issue	Consumer complaint narrative	Complaint ID
6/14/18	Other features, terms, or problems	Transworld Systems Inc, on behalf of XXXX started garnishing wages from my account for a XXXX XXXX on XX/XX/XXXX for the amount of {\$260.00}. After the garnishments started, I paid the balance off in full with a one time payment on XX/XX/XXXX. In the process of them processing my loan payment, they deducted an additional {\$270.00}. I contacted Transworld and an refund was issued for {\$270.00} on XX/XX/XXXX. I deposited the check last week (XX/XX/XXXX) with XXXX XXXX, and I was informed on XX/XX/XXXX that the check did NOT clear. I repeat, Transworld sent me a refund check that bounced. I contacted them 5 times over a three day period -- from Tuesday evening XX/XX/XXXX) to Midday Thursday (XX/XX/XXXX) -- and I get the same answer from every customer service rep ... email the supervisors. I have emailed the supervisors with a copy of the check and left a few voicemail messages and I have yet to receive any response. So as it stands they basically took me for {\$270.00}.	2936194
6/13/18	Communication tactics	I get almost daily calls from Transworld Systems. I have no debt. I feel it is just a scam and I will not have anything to do with them.	2935105
6/13/18	Attempts to collect debt not owed	Today I received a call from Transworld, a company that collects debt for XXXX XXXX XXXX. I received that call at XXXX XXXX. Transworld admitted they pursue debts for XXXX and XXXX XXXX XXXX. They stated they could not take me to court but expected me to pay the debt. I told them the debt was discharged in bankruptcy court and was 13 years old. He continued to dispute the debt with me and I continued to say it was discharged in bankruptcy court. Transworld admitted they did not own the debt but were pursuing it for XXXX XXXX XXXX.	2935441
6/12/18	Attempts to collect debt not owed	Debt was result of auto accident XX/XX/2016. Physician consistently failed to bill insurance regardless of information I provided. Bill was given to Transworld whom I communicated with on several occasions. I do not believe they communicated with physician, I communicated with physicians office, yet health insurance was never billed. Physicians office finally billed health insurance, but they failed to file the claim within the allotted amount of years, and was told my portion of payment is {\$0.00}. Physician sent an invoice showing that I owe XXXX. Yet, Transworld communicated to me it was a charge off. I provided documents showing that it wasn't and told them that nowhere on the invoice does it show that it was a charge off. Physicians invoice shows I owe {\$0.00}. Transworld has been claiming it is in dispute for more than 30 days. Transworld has done nothing to repair incorrect reporting. They haven't even reported it as a " Charge Off, " even though it is not a charge off. They have done nothing and it has been on my report inaccurately for over a year I am attaching the documents they have received on more than one occasion.	2933619
6/12/18	False statements or representation	I was a member of the XXXX XXXX XXXX XXXX at XXXX starting in XX/XX/2017 but when I began suffering chronic XXXX XXXX from the XXXX XXXX diagnosed after my enrollment I contacted XXXX XXXX in person requesting refund for the unused 11 1-Hr PT Sessions for {\$740.00} explaining that the PT is not suitable for me. I followed-up in person and by email on the refund request writing to the Membership Manager, the PT Manager (XXXX XXXX) and the General Manager (XXXX XXXX) several times over the next few week weeks. But to no avail at which point I requested my bank to process the refund for services not used by me. As a retaliation I was sent a letter from a Collection Agency on behalf of XXXX XXXX XXXX XXXX at XXXX claiming that I owe {\$1600.00} which I paid in advance & in full. There is no contract that stipulates they will not refund for unused sessions especially for health reasons which is all I wanted. XXXX XXXX XXXX XXXX at XXXX is a unit of XXXX XXXX XXXX. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NJ XXXX Telephone : XXXX	2933256
6/12/18	Took or threatened to take negative or legal action	XXXXXXXX XXXX began contacting me in XXXX. Sending me dozens of statements and collections. I was unable to make payments due to decreased earning. Once I became stable I was notified that they tacked on a 16 % increase in the debt that was not reflected on the statement. And when I asked they stated that it was just the way it was and that I had agreed to it in my contract and there was nothing I could do. When I requested to begin making payments I was made aware that the interest was greater than what I could pay. When I asked settle or arrange a payment plan that I could handle I was told that they would not work with me. And that my credit would continue to be affected for at least 27 months before they would consider settling.	2933932

Date received	Issue	Consumer complaint narrative	Complaint ID
6/11/18	Written notification about debt	<p>I first found out that I was in collections at the end of XX/XX/XXXX/beginning of XX/XX/XXXX when I checked my FICO credit score through XXXX, with whom I have a credit card. Without realizing that they get their credit information from XXXX, I first contacted XXXX to get my report and dispute the charge. (This has never happened to me before.) I found out from them that I was in collections for a {\$240.00} bill from XXXX, with whom I had a utilities account from about XX/XX/XXXX until I closed the account in XX/XX/XXXX. The XXXX representative told me the account was dated in XX/XX/XXXX (I no longer lived at that apartment and my account had long been closed by then) and went into collections via Transworld Systems as of XX/XX/XXXX.</p> <p>I have NOT received a bill or a phone call from either XXXX or Transworld Systems. Not one. Transworld Systems did not attempt to collect on the debt between XX/XX/XXXX and the time I contacted them in XX/XX/XXXX. Not even since I disputed with Transworld. I've received not one piece of paper in the mail even though they have my current address, even though I was promised updates by mail from Transworld. I will again stress : I did not find out that I was in collections by receiving a call from Transworld ; I found out by checking my credit score through XXXX. XXXX had my phone number until it changed late last year and my previous address (where I had a XXXX account) had my updated address to which they could forward my mail. I received nothing in the years since I closed my account. Nothing. Naturally, proving a negative is difficult ; that is, I'm having a bit of trouble proving I didn't receive anything.</p> <p>Nonetheless, I provided XXXX a copy of my lease to show that I no longer lived there to dispute the charge and they successfully removed it from my credit report in mid-to-late XX/XX/XXXX. I had also contacted Transworld Systems, the collections agency, and they contacted XXXX on my behalf to request validation of the debt. According to the representative, they received a document on XX/XX/XXXX that, by her description, was illegible. (For humor 's sake : a straight up XXXX XXXX move.) To be clear, she laughed and said she couldn't tell what it was, let alone whether or not it was " supposed to be a validation of debt. " She apologized and said this wasn't acceptable and would get on it right away. That was 2-2.5 weeks ago.</p> <p>Since then, I contacted both XXXX and XXXX, the latter of which verified the account with Transworld (not with XXXX) and won't remove it from my report (to my added detriment, it also won't show as in dispute). I'm assuming XXXX will report the same later this week, the end of their 30-day time-frame. I have called Transworld just about every week and they tell me they've followed up with XXXX, but have not received anything. After almost two months of damaging my credit without proof, I'm over it. I haven't been able to get in contact with XXXX, XXXX (having sold the debt) has no reason to get in contact with me nor, by my understanding, would they benefit from me being right. As a young person with plenty of other (student) debt to worry about, I would really like my credit score not to be held hostage by a utility company. I appreciate your help in this matter. Thank you.</p>	2933132
6/11/18	Attempts to collect debt not owed	<p>I received a letter from Transworld Systems Inc with an address in XXXX XXXX XXXX and in XXXX XXXX stating that they are collecting a debt from XXXX XXXX XXXX. I contacted XXXX and the representative verified that I owe no money and that they do their own collections in-house. I checked online for other complaints against Transworld and read of many other folks who they are also trying to collect monies from for nonexistent debts. I believe that this company knows that I do not owe any money and are trying to defraud me. Will you please try to stop this criminal activity. Thank you.</p>	2932702

Date received	Issue	Consumer complaint narrative	Complaint ID
6/11/18	Struggling to repay your loan	<p>I took out a private student loan through XXXXXXXX XXXX in XX/XX/XXXX for {\$30000.00}. I was told that I was required to have a coborrower despite trying to get the loan without one. Neither my husband and I were employed at the time as he had just lost his job and I was attending school full time in addition to raising our child. We were desperate, young and naive. I joined the XXXX a few months after I took out the loan in order to provide a stable financial income and health insurance for my family. After a lot of headaches, I finally got the company to honor the Soldiers and Sailors Credit Relief Act to lower the interest accruals while I was overseas. When I got out of the XXXX, I continued my education to finish my XXXX degree. I was intending to go to school to be a XXXX XXXX. In this time, the loan had been transferred to another company. I found out in XX/XX/XXXX, just a few months after graduating college that I would not be able to attend XXXX school because I had a XXXX XXXX XXXXXXXX and was going XXXX. I was no longer able to drive or work. My husband and I continued to make payments despite me not bringing in any income. About a year after receiving my diagnosis, I was considered to be a 100 % service connected XXXX veteran and my federal student loans were dismissed. At this point I had paid over {\$11000.00} on this original loan only to find out that it had not dropped in balance by even a cent. I reached out to the company only to be told that even paying {\$530.00} every month would not decrease the balance for quite a while. I informed them of my diagnosis and that I could not work seeing if we could lower the payments. They not only refused but began harassing myself, my husband, my in-laws and my father. I would inform them every time that I was doing my best but could not afford to pay over {\$500.00} a month. The calls continued sometimes several times a day. The loan was transferred twice after that and each time my husband and I would tell them that we could make small payments monthly. (None of these companies had any record of us paying the previous {\$11000.00} either.) They refused to take them stating that the amount we could pay (between \$ 50- {\$100.00}) was not sufficient enough to make a difference. My husband, in that time, had begun college so that he could have a career and provide better financially since I could not. He has told them several times that we have every intention of paying the loan but can not do so at this time seeing as neither one of us has an income other than my XXXX and the small amount he gets from his GI Bill. We have begged, pleaded and cried over the harassment and rudeness. We are out of options. The loan appears to have been transferred back to XXXX XXXX XXXX and of course the calls continue. They have threatened to take us to court which we have told them to do so because at that point they could no longer continue charging interest ; however, they have only continued to harass us and increase the balance by charging interest. We have every intention to pay our loan ; however, our priorities are a roof over our familys head and food to eat. I do not ask for anyones sympathy in going XXXX, but I do expect respect not only as a veteran, a XXXX woman but as a human being. I take full responsibility for being naive enough to take out a large loan when I was younger, but I can not fathom the indecency of these people. Our credit is no longer good, and we could not even take advantage of a veterans home program to decrease our interest rate on our mortgage (which would result in lower monthly notes and more we could afford to pay on the loan) because of this loan. They refuse to work with us. I dont know what else to do and am pleading for some help and guidance in this situation.</p>	2932421
6/11/18	False statements or representation	<p>On XX/XX/XXXX our contract with XXXX, XXXX ended and went on to a month-to-month. In XX/XX/XXXX we installed XXXX Floodlights front and back. On XX/XX/XXXX I spoke to XXXX and cancelled our service. He connected me to a sales person who stated that if I would start a year contract they would be able to keep our payment at {\$34.00} instead of the new monthly payment of {\$53.00}. I declined the offer. On XX/XX/XXXX I received an E-Mail entitled " Your XXXX Services Have Been Cancelled ". In the body of the E-Mail it stated " You will receive a final statement within 30 days of the service discontinuance effective date. " For safety I placed a STOP Payment on my bank account on XX/XX/XXXX for {\$34.00}. On XX/XX/XXXX I received an E-Mail from XXXX stating {\$53.00} was due by XX/XX/XXXX. On XX/XX/XXXX XXXX removed {\$53.00} from my bank account. When I found out what happened I filed a dispute with my bank and XXXX returned the monies to my account on XX/XX/XXXX. On XX/XX/XXXX the bank placed a STOP ALL on my account. According to XXXX 'S Alarm Records, on XX/XX/XXXX they did a test at XXXX XXXX and it came back OA-Out of Service. On XX/XX/XXXX I removed and disconnected all their equipment. On XX/XX/XXXX I received a letter from XXXX XXXX XXXX XXXX XXXX XXXX XXXXXXXX XXXX XXXX Ft. Washington, XXXX XXXX XXXX advising me that this account was put in collection. I immediately called and spoke to XXXX and verbally gave her all the information and she stated that she would file a dispute and to call back in a couple of weeks. On XX/XX/XXXX I called and talked to XXXX and she stated they had not heard anything. On XX/XX/XXXX I called and spoke to XXXX and she stated that the dispute had been resolved and a letter was sent to me. On XX/XX/XXXX I received the letter from XXXX XXXX XXXX XXXX showing the {\$53.00} as still due along with a copy of the bill effective XX/XX/XXXX to XX/XX/XXXX and a copy of an E-Mail dated XX/XX/XXXX stating that the automatic payment was declined. I called and spoke to XXXX and he said that he would put it in dispute for another 30 days.</p>	2932186
6/10/18	Attempts to collect debt not owed	<p>on XX/XX/2018, an amount of {\$330.00} appeared on my credit report on XXXX XXXX. I recently just submitted a complaint. It was in regards to XXXX XXXX and debt that was owed by a family member that knows my information and put the collection on me. We also have the same name its my dad. I live with my mom and the bill is in her name, I'm XXXX years old. The creditor is XXXX XXXX I believe but has been reported by " Transworld systems " but shows on my XXXX XXXX. I need help to removing this please.</p>	2931894
6/8/18	Written notification about debt	<p>I have sent numerous debt validation notices and never received a response back from the creditor. As per the Fair Debt Collection Practice Act (FDCPA), a creditor is supposed to response and no attempt to collect until they have responded. However, this creditor has not responded and is still attempting to collect, which is in violation of the FDCPA.</p>	2930588

Date received	Issue	Consumer complaint narrative	Complaint ID
6/8/18	Communication tactics	This company Transworld Systems Inc continues to call me and my little brother, too. They claim I have a debt, and I have asked them to provide documentation showing the debt. Yet, they continue to call and harass me and my little brother, and even admitted to using an automated dialer.	2930873
6/8/18	Incorrect information on your report	This loan was originally obtained in XXXX. The loan first became delinquent on XX/XX/XXXX. I obtained a copy of my XXXX report on XX/XX/XXXX to see what was on it. the account was reported as delinquent since XXXX as expected. The account was due to be removed from my credit report on XX/XX/XXXX and today on XX/XX/XXXX I once again checked my report and noticed that the creditor XXXX erased all of the previous reported missed payments from my report and re-reported the account as being delinquent only as of XXXX. I contacted XXXX via telephone and the representative notified me that as of XX/XX/XXXX XXXX reported that I was only 180 days late on the account. By my calculation a delinquency from XXXX does not equal 180 days late. The creditor is try to keep the account on my credit report longer that legally allowed by reporting fraudulent information to XXXX. I have disputed this account on 4 different occasions asking for proof of contract between myself and this agency without any luck in obtaining that information. My original creditor was not this agency that is currently trying to collect on this very old debt.	2930366
6/8/18	Dealing with your lender or servicer	XXXX XXXX XXXX XXXX XXXX XXXX (XXXX) sued me for breach of contract in XX/XX/XXXX. On XX/XX/XXXX, they filed a Motion for Summary Judgment with an attached " Affidavit and Verification of Account " to support their claim. The Affidavit was signed by XXXX XXXX, a supposed " Legal Case Manager " with Transworld Systems Inc., a subserver of XXXX hired by XXXX XXXX in XX/XX/XXXX to service XXXX loans. Following a brief inquiry into XXXX XXXX, I can across four (4) different signatures on four (4) different affidavits filed in similar lawsuits (see attached). Because XXXX is unable to prove they are actually the owner of my loan or any of the other loans they sue to collect, they rely on these affidavits to bolster their claims. However, the affidavits are a fraud. These sort of deceptive and illegal practices are harming tens of thousands of current and former students across the country and it must be stopped. Finally, the documents to which XXXX XXXX attests were not even created by XXXXansworld Systems. Rather, they were created by XXXX XXXX XXXX over 5 years before coming into the possession of Transworld Systems.	2930870
6/6/18	Attempts to collect debt not owed	I received a letter (Transmittal) on XX/XX/2018, addressed to me (XXXX yo) from Transworld Systems Inc Collection Agency reporting unpaid balance of {\$110.00} for services from XXXX XXXX XXXX XXXX XXXX XXXX XXXX FL. I have never received any products, services or procedures from XXXX XXXX XXXX XXXX XXXX. The letter is dated XX/XX/2018 but there is no date associated with the supposed account for me. I have tried to contact both XXXX XXXX XXXX XXXX XXXX (message machine prompt to please hold, an agent will be with you shortly but 15 minutes later still nothing) and Transworld Systems Inc (message prompted me to leave a message but the message machine was full and not able to take any new messages). I generated a complaint on the XXXX site and reviewed other postings online for tactics and problems with Transworld Systems Inc Collection Agency. Then, I went to FTC.gov and was directed to the CFPB.	2927776
6/5/18	Attempts to collect debt not owed	I received a letter from Transworld Systems IncXXXX For a creditor by the name of XXXX XXXX student loan.TRUST XXXX. Creditors account number : XXXX. With a principal balance of XXXX with an interest balance of XXXX XXXX with a balance due of XXXX. This debt does not belong to me. I'm unaware as to whether or not my deceased ex-husband, XXXX XXXX XXXX, signed my name on any forms requesting this loan. However, in the event this loan were to be his or was to have been signed by him that should have been before our bankruptcy was filed in XXXX. In the event that this debt is owed by XXXX XXXX XXXX it should have been resolved with the bankruptcy. There were many loans XXXX XXXX XXXX took out in my name without my knowledge, which he was required to pay in the divorce settlement in XXXX. I have never received funds for this loan nor did I request this loan nor do I have knowledge of this loan.	2926377
6/5/18	Dealing with your lender or servicer	My student loan servicer is XXXX XXXX XXXX XXXX. After one of my loans was reduced because of the XXXX college lawsuit I was able to pay it off. I logged in today XX/XX/18 to XXXX XXXX XXXX website where all my loan information is, to see the balance and also make a payment on my second loan belonging to XXXX XXXX XXXX XXXX. I could no longer see any account information about the loan, no loan balance at all. I called XXXX XXXX XXXX automated system to hear my loan details, the system couldnt tell me my balance either. Its as if my loan just disappeared. I called XXXX XXXX XXXX to ask why I couldnt obtain any information about my loan from XXXX XXXX XXXX XXXX, they told me that the loan holder blocked all online access to the loan information, however they told me that that could still take my payment over the phone. I dont see how its right that a company can take payment for a loan that I have but I cant see the balance of.	2927740

Date received	Issue	Consumer complaint narrative	Complaint ID
6/3/18	Attempts to collect debt not owed	I sent a letter of concern as told by collection Agency by email and fax. I attached my proof of residence with lease and dates as proof that I did not reside in area (different states ... I lived in Texas the bill was for Washington DC). I was told that they would contact utility company to handle situation. I expressed that this matter was urgent because I'm applying for a major purchase and this adversely affecting my score. The agency said they would resolve the situation and they never did. Supervisor said she would resolve issue and contact her the next day because she would expedite the situation. I've called back every day the past week and I keep getting the run around and stall tactics, and nobody has called me back or responded at all.	2925164
6/2/18	Written notification about debt	I was alerted by XXXX, XXXX and XXXX that the collection agency by the name of Transworld added two file to my credit report. So I initially disputed it in XX/XX/2018 as fraudulent due to the fact that I have NEVER had a signed contract and/or account with this company. To no avail they have done nothing, but continue to report invalidated information to all of my credit bureaus. I have sent them letters asking them to provide such information and they have not done anything. This is fraudulent and illegal to have on my credit file.	2924716
6/2/18	Attempts to collect debt not owed	They are reporting an unvalidated debt on my credit report and I sent them a letter on XX/XX/XXXX requesting validation of this debt. They have not sent me anything to meet the Federal Trade Commissions guidelines of what constitutes proper debt validation. I have requested the following -- all of which they have refused to supply : " What the money you say I owed is for : Explain and show me how you calculated what you say I owe : Provide me with copies of any papers that show I agreed to pay what you say I owe : Provide a verification or copy of any judgment if applicable : Prove the Statute of Limitations has not expired on this account : Show me the you are licensed to collect in my state : Provide me with your license numbers and Registered Agent or Agent of Service : " They responded to me on XX/XX/XXXX saying to contact the credit bureaus which I have several times and they tell me it's verified but will not supply proof of this verification. They tell me to contact the company and then the company tells me to contact the credit bureaus -- we are just going in circles at this point and yet no one has supplied me any validation of this debt.	2924852
6/1/18	Attempts to collect debt not owed	I sent this company a debt validation letter asking them to validate that this account is mine with a signature of mine promising to pay this debt.. I have not received that from them so they cant validate that it was me who opened this account. I am a victim of identity theft and this needs to stop.	2924680
5/31/18	Attempts to collect debt not owed	I have multiple hospital bills and they're all now with Transworld System " dept collector agency " ... in all my visits to the hospital I've been seen for emergencies and since the first visit when the financial assistance came to take my insurance information I told her I don't have insurance so she told me you could apply for HCAP which is an insurance can cover patients who have low income! and after I gave her my information she said that I'm eligible for % 100 coverage and I will not receive any bills ... so when these Bill 's reported on my credit report I contacted the hospital and they said it was a mistake from the financial assistance that she provided me the wrong informations!!! so now I'm stuck with multiple Bill 's for the hospital and I can't even pay it	2923184
5/31/18	Dealing with your lender or servicer	On XX/XX/XXXX I paid off my loan in full. The total was XXXX and on XX/XX/XXXX another XXXX was withdrawn from my bank account. When I sent a request to get the refunded of XXXX I was told that it would take 45 to 60 days for the money to be put back into my account. I have tried calling multiple times to get a status on when this money will be put back into my bank account and every time I get the same round about answer that they will contact their accounting department that they can only reach by email and call me back in the next 24 hours. I have not heard back from the company since my call on Tuesday. Since I have never got a status on when the money will be given back to us it seems to be that they either do not have the money to give us or are just not planning on giving us the money back.	2923185
5/29/18	Attempts to collect debt not owed	During a stay at an XXXX XXXX in XXXX IL back in XX/XX/2017, I left a computer laptop charger behind. I contacted housekeeping and asked if it had been found. Was advised it was at the hotel and they would hold as I visit XXXX often for work. About a week later, a package arrived at my home and it was the cord shipped via XXXX. I never requested it to be shipped nor did I authorize any charges rendered by XXXX. The original charge was around {\$22.00} they were trying to collect. Now Transworld Systems is attempting to collect XXXX for XXXX invoice # XXXX XXXX XXXX and my file # wth Transworld is XXXX. My wife and I have excellent credit and never late on payments. This charge however was never authorized and I'm upset this was ever sent to collections. This again was never authorized and I expect a resolution. I can be reached at XXXX or XXXX XXXX XXXX if you have questions. Thank you in advance.	2921086

Date received	Issue	Consumer complaint narrative	Complaint ID
5/29/18	Struggling to repay your loan	<p>I would like to find out who owns my student loan. I was in negotiations with XXXX XXXX of XXXX XXXX XXXX law firm representing XXXX XXXX XXXX XXXX XXXX to settle for a percentage of my debt in a one time payoff amount in the spring of XX/XX/XXXX. During that time, unknown to me, my mother filed bankruptcy. As of XX/XX/XXXX I was informed that they were no longer allowed to talk to me in order to resolve my debt. I have had my mother 's bankruptcy lawyer send over multiple times a Relief of Bankruptcy Stay in order to get someone to talk to me regarding the payoff for my student loans.</p> <p>As of XX/XX/XXXX I was able to get in touch with a helpful and attentive associate named XXXX XXXX now claiming to be with XXXX XXXX XXXX as the owner of my debt. Verbally she agreed to my payoff offer of 35 % of the total debt if I can get a Relief of Bankruptcy Stay.</p> <p>Upon consultation with the Bankruptcy Lawyer, XXXX XXXX XXXX. I was informed to request proof of ownership of the debt and a notarized agreement for the aforementioned settlement amount. When I emailed over these requests, I have heard nothing.</p> <p>This debt is keeping me from moving on with my life and I would like to find out who owns it so that I can negotiate a payoff.</p>	2920675
5/28/18	Attempts to collect debt not owed	TSI Transworld Systems Inc, is reporting 3 medical accounts to the major credit bureau agencies. I have repeatedly asked for an itemized copy of the charges that reflects what I am being billed for, how much and by whom. However, they fail to respond. ALL of my medical bills were paid by my insurance provider shortly after the time of service. I highly suggest they submit the info to the insurance provider for payment. I am not liable for any debt. In the interim they are and have repeatedly violated the FCRA, FDCPA and other stated and federal laws. I am demanding that this erroneous information be deleted from all 3 of my bureaus immediately (XXXX XXXX. XXXX and XXXX)	2919746
5/27/18	Written notification about debt	Hello, XXXX XXXX. XXXX XXXX XXXX XXXX XXXX. I have not had XXXX, XXXX insurance since over a year, and a half. I am XXXX on XXXX after losing my career, losing my life with a fire in the home. I called the only doctor I knew XXXX XXXX for my XXXX, and they said on the recorded line I did not come this day ; there are no fees. All others have had there time to file with past insurance before, but all ways paid, once I switched insurance I had bills claiming money. This is unfair. I need to work move on. 13 young men are in jail now. I can not afford the insurance I use to have, and have another. I reported to the state with incident, case numbers as well. This is fraud and remove pls. My credit is great. This is fraud. Trans world Systems In XXXX. XXXX XXXX XXXX, DE XXXX {\$33.00}	2918979
5/27/18	Attempts to collect debt not owed	XXXX XXXX XXXX, is collection agency. I owed a balance of {\$1800.00} to XXXX XXXX. The balance was full paid XX/XX/XXXX. They reported this account again, XX/XX/XXXX. I have made multiple requests to for account to be deleted from my credit reports. This is having a negative effect on my credit rating.	2919226
5/26/18	Written notification about debt	<p>Filed a complaint about the tactics used with XXXX and XXXX XXXX XXXX XXXX (XXXX) and Transworld Systems Inc (TSI). XXXX issued paperwork regarding a debt collection to the wrong address with no attempt to certify receipt. XXXX also did not address their connection to TSI. Paperwork from XXXX shows debt transferred to TSI. Paperwork dated XX/XX/XXXX " your debt was certified to the Treasury Offset Program and transferred to our third party collection agency TSI. " also " If you have any questions or concerns about the account, please contact TSI at XXXX. When contacting TSI, they stated " they do not own the account and can not provide you a statement or history on the account, please direct your questions to XXXX ". XXXX mailed a letter to XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX XXXX, XX/XX/XXXX ; this address was not valid as I had been in XXXX for a year. No attempt to call or contact was made past this letter. When I was finally contacted via telephone on XX/XX/XXXX, they refused to attempt a repayment and required me to go through TSI. XXXX/TSI violated 15 USC 1692J for furnishing deceptive forms as to who held the debt/account.</p> <p>Debt has been payed completely through TSI. When asked for a finalized statement, TSI, again, could not provide. When contacting XXXX, they could also not provide. The representative did say the account had been closed since the default date.</p>	2918895
5/25/18	Written notification about debt	<p>I discovered on XX/XX/XXXX that TransWorldSystems, Inc. had placed two negative reports on my credit report stating that they had charged off debt. I believe that I settled both amounts with them in XXXX, XXXX. The supervisor I spoke with " refused to remove the items from the my credit report " even though I requested evidence that they had sent correspondence to me and also when I stated that I believed the debt had been settled with their agency. I have a credit card statement which shows payments to TransWorldSystems, Inc. from that time.</p> <p>That statement, with the payments circled, is attached.</p>	2917792
5/25/18	Attempts to collect debt not owed	I received a notification by mail from collection regarding toll fees that need to be paid for that amounted to {\$210.00} in total. Ive already paid the fee on XX/XX/2018, this is about 2 months ago now, and have a confirmation email and a reference number to prove my statement. Ive contacted FTC to speak about the issue and the representative I spoke to told me to file a complaint. As you can see from the picture sent, its the same amount and violation number.	2918108

Date received	Issue	Consumer complaint narrative	Complaint ID
5/25/18	Attempts to collect debt not owed	The debt is for my grand daughter XXXX which was in the hospital due to a medical issue and should be reflected on my sons credit report. I am XXXX XXXX XXXX XXXX and he is XXXX XXXX not mine. I talked to the collection agency and was told the debt is mine. I disputed it with the credit agencies and was told it was a valid debt on my report. the only identical thing here is my son has my name, making him a junior, not a senior.	2917726
5/25/18	Struggling to repay your loan	XXXX XXXX XXXX sure me for a loan made to XXXX XXXX in XX/XX/XXXX. Never paid because of hardship. They sued me ins XX/XX/XXXX and never received paperwork about the validity of debt. I owe XXXX to fed gov aatudent loans and XXXX for the private. I cant afford it at all. I also have a XXXX XXXX and pre XXXX and not sure how much longer i can afford anything	2918313
5/24/18	Attempts to collect debt not owed	I had unpaid medical bills for my sons that were sent to my ex husbands address for over a year. I never received a bill. When I noticed there was a derogatory remark on my credit report from trans world, I immediately phoned them and they said it was an unpaid medical bill I then called the medical faculty and they said the balance after insurance was unpaid so they sent it to XXXX XXXXXXXXXX XXXX. I paid it immediately and transeorld promised to remove it from the credit report within 30 days. That never happened. Ive notified them several times and they refuse to do anything about it	2916643
5/24/18	Problem with a credit reporting company's investigation into an existing problem	XXXX is currently reporting me to XXXX credit services as Failure to Pay. there are two problems here. 1. the same account appears twice on my XXXX report. I have contacted XXXX 5 or more times about this issue and they can not or will not correct the problem. 2. XXXX is reporting account as an installment loan. One the report it clearly says terms are unknown. The account has been paid in full and should not be reported on my report since it is almost 8 years old. XX/XX/2018 contacted XXXX was told there was nothing they can do, directed me to call XXXX. Called XXXX put in a dispute saying the debt is a duplicate account. XX/XX/2018 Notified by XXXX that XXXX validated both accounts. Called XXXX about the dispute they advised me they had to finish disputes in a timely manner so they validated both of them. They advised me to call XXXX back to dispute again. Called XXXX back they said no they cant dispute again without me having some additional information. called XXXX back, they said they will try to fix it but can promise anything.	2917019
5/24/18	Written notification about debt	XXXX XXXX XXXX, XXXX VA have claimed for medical services but they provided lab services and sent bill to wrong insurance company which is the parent company of XXXX XXXX XXXX XXXX XXXX. The insurance company paid lab portion of the bill but not medical services. I have asked the XXXX rep about it. They told me to provide my Insurance ID and Copy of my Driver license once again and they will correct it and I did. Two bills one for me and for my wife {\$89.00} each for medical service but we both went to get the lab work done which is covered by our insurance. Our primary doctor covers all medical services and our insurance pays 100 %. XXXX XXXX told us they participate with our insurance and the bill will be covered. XXXX XXXX XXXX never called or send us the final bill showing if insurance didn't pay after their submittal or what portion of the bill is paid by insurance. Instead they have sent it to collection agency. This is totally unexpected behavior from a reputable company like XXXX. If we owe or didn't call them than they could take action as needed. They ignored to inform us or made any attempt after my submittal of requested documents.	2917016

Date received	Issue	Consumer complaint narrative	Complaint ID
5/23/18	Written notification about debt	<p>I was fighting a bill with XXXX XXXX XXXX in XXXX, NJ back inXX/XX/2017 Before the complaint was resolved, they sent my bill to collections, XXXX , XXXX After some time, I started making payments, online, to XXXX. Unknown to me, this debt was suddenly transferred, without notice, to a company called Transworld Services Inc.</p> <p>After speaking with them numerous times, they will not allow me to make payments online. They online system also does not keep track of payments made, and the only notice you get is when the debt is paid in full. So there is no way to trace the payments I made to them. I am also not comfortable giving out my information over the phone to a company I know nothing about. They have over 70 complains on XXXX XXXX as seen below : XXXX XXXX XXXX I also refuse to have them keep my credit card on file. So there is no way to make a payment to these people and have any paper trail of the payments being made. They also lack a technical support dept. to try and find out why payments can not be made online as I was able to do this through XXXX.</p>	2915489
5/22/18	Written notification about debt	<p>For approximately 14 months, XXXX XXXX XXXX XXXX XXXX XXXX (XXXX) has been collecting a debt owed. The statement comes from the XXXX collection Department. They are charging XXXX \$ each month. They are only applying XXXX \$ to the account. When I called today, XX/XX/2018, to ask about this, they told me I had to contact Transworld Systems Inc (TSI) who is the actual holder of the debt collection. TSI informed me that there is a {\$24.00} transaction fee. When I asked for a payoff amount, they said they couldn't give me one and i needed to contact XXXX. This seems like a very illegal practice for them to charge me for a fee when the other company is the holder or vice versa. I also asked for a history of statements to verify if this has been going on the whole time and both XXXX and TSI said the other could provide.</p>	2914592
5/22/18	Written notification about debt	<p>Transworld has violated x 15 USC 1692 by continuing collection activity after a cease and desist and 15 USC 1681 by failing to report complete and accurate information to credit reporting bureaus.</p>	2914624
5/22/18	Written notification about debt	<p>XXXX contacted me saying I owed them money on a delivery. I said I paid for an item, and paid the seller for all shipping costs. If he still owed money they should NOT have shipped the item. Whenever I ship something on XXXX, I pay in advance before they ship. I said it sounded suspect that they are coming back to me for more money, when this has never happened before.</p> <p>Regardless eventually I said I would pay the {\$36.00} (because they kept mailing invoices) and it was a trivial amount, only if I could pay online, and if they could tell me how. I tried countless times and it never worked, I called them 3 times and they said they didn't know how either.</p> <p>Eventually it went to debt collection, but there was NO WAY for me to pay, and I said I would not write them a check and mail it as it costs additional money, which I shouldn't even owe in the first place. I then got a notice from Transworld Systems which I am disputing.</p> <p>Company : XXXX XXXX XXXX : Transworld Systems Inc.</p>	2913416
5/22/18	Dealing with your lender or servicer	<p>XXXX XXXX XXXX XXXX XXXX is suing me in civil court for a loan that I have never been notified as past due, and shows current on my credit report. The Court case number is : XXXX I have never been notified of attempt to collect or that this account was past due, and the account shows current with a XXXX balance on my credit reports. My credit report also shows the last date of payment was XX/XX/XXXX and shows as current/never late through XX/XX/XXXX - XX/XX/XXXX.</p>	2915122
5/21/18	Written notification about debt	<p>A collection for Transworld Systems was placed on my account. I requested for a pay to delete as it is effecting my overall credit score. I intend to apply for a home loan, and this collections account is effecting my score negatively. I have contacted the company on several occassions, and they state they can not delete the debt off of my account.</p> <p>Please see information as follows : Transworld Systems with a balance of {\$1000.00}</p>	2913748
5/21/18	Attempts to collect debt not owed	<p>I paid the debt now Im getting debt collection letters</p>	2912828

Date received	Issue	Consumer complaint narrative	Complaint ID
5/21/18	Attempts to collect debt not owed	<p>It was XX/XX/2017 when I was rushed to the ER at XXXX Hospital. Few months after, I received a billing statements for the collection of payment with the amount of {\$760.00}. I asked for financial assistance from the said hospital (XXXX) due to lack of income and school finances. Few months after, they sent me a mail saying that they XXXX my balance. Which means I do not owe the Hospital a payment no more. The good thing is, the problem has been solved. On the other hand, I lost the mail that the Hospital sent me which they confirmed that my balance has been XXXX.</p> <p>Thus, third-party companies such as XXXX XXXX , XXXX., XXXX XXXX XXXX., etc keep on sending me a mail which indicates on the letter that This is an attempt to collect a debt. with the same amount of balance of ({\$760.00}). First, I am wondering, why different companies are trying to collect this amount of balance. Second, I do believe that it is inappropriate to indicate on a letter the sentence (s) If you have an income tax refund, perhaps you can use the proceeds to pay this account. It is disrespectful and ridiculous. It sounds very desperate. These are the things that need to be cleared.</p>	2913024
5/21/18	Attempts to collect debt not owed	TSI repeatedly tried to collect a debt that was not mine. I repeatedly asked for an invoice, which they are legally required to provide. After 6 months of going back and forth, their calls stopped. I found out this week that they had reported this to the credit agencies without any action on their part to resolve or provided the required backup documentation. After it was on my credit report, I went back and found my date book which showed I was out of the country and was able to confirm by the stamps in my passport.	2913150
5/20/18	Communication tactics	<p>Transworld Systems a collection company has been calling my home and cell phone number repeatedly. I do not owe any debts. They are not honoring the written request to prove a debt and to cease communications.</p> <p>I have gone through this with another company and despite sending certified letters requesting proof of a debt, cease and desist phone calls and to only communicate in written form, I still received multiple calls each day to my home and cell phone. I used CFPB and the company 's response was they realized I was not the person they were looking for. I will be pursuing this in a court matter.</p>	2912493
5/19/18	Written notification about debt	<p>Today I received a package of information from this company supposedly in response to a CFPB complaint I filed. I filed the complaint because I never received any communication from them either by phone or by mail so I was therefore not given an opportunity to dispute the validity of the debt. I do not recognize the debt and have never heard of this company. I have addressed this with them before and they refuse to give me an answer. In addition, this company has been reporting this account to credit bureaus as a delinquent monthly installment account even though it's not and I've never had any account or contract with them. They also refuse to acknowledge this.</p> <p>Additionally, I have asked several times for certain specific items of paperwork that they have refused to provide.</p> <p>The most recent letter said they " verified " the debt by verifying it with a law firm. I also have no affiliation with this firm. The only option they give me for contact is to speak to an attorney at this firm. This is obviously inappropriate.</p>	2912001
5/18/18	Attempts to collect debt not owed	<p>I just received a collection notice from XXXX XXXX dated XX/XX/2018, File # XXXX, Creditor : XXXX XXXX XXXX XXXX, Invoice # XXXX XXXX XXXX Balance due {\$14.00} It's asking to notify within 30 days to dispute validity which I'm doing now.</p> <p>This is not my debt.</p> <p>I've never heard of this company. I've never had a creditor named XXXX, nor have I ever not paid any creditor for that matter. I have excellent credit and pay all creditors in a timely manor. I've never received any notice of monies due from this creditor ever.</p> <p>I have a step daughter with the same name and know of other many other people with my same name and am not sure if this is crossed with another person 's credit, but this is not my debt.</p>	2910426
5/17/18	Incorrect information on your report	This Transworld account appeared in my credit report. This account is over 10 years old. Transworld bought it and reopened it. that was The last time there was activity on the account was back in 2007. Due to that length of time that last lasted, this should not appear on my credit report. XXXX and XXXX will not take it off.	2910155
5/15/18	False statements or representation	This company has ruined my life. They are reporting Im deceased and Im alive. I was XXXX and a hospital commuted malpractice and now is falsely reporting things that has delayed my tax return, caused problems with jury duty, and got me denied among other things. This isnt fair and Im not dead. I pray to XXXX people stop saying that and speaking bad things on my life.	2907128

Date received	Issue	Consumer complaint narrative	Complaint ID
5/15/18	Attempts to collect debt not owed	XXXX XXXX XXXX XXXX was contacted XX/XX/2017 by telephone and requested to disconnect security services at my home. XXXX was called several times to address problems with the security since the first day it was installed. The system would not stay connected to the internet so the alarm system camera would not work. I was with XXXX XXXX XXXX several years my contract had ended when I informed them I no longer wanted their services. I received correspondence from the Trans World Systems Inc. a collection agency to collect on the debt. I do not owe XXXX any money. I would appreciate your assistance with resolving this issue.	2907403
5/14/18	Communication tactics	This is a follow-up to a previous complaint about this company. They have continued to call our business line looking for someone else. They have the wrong number. We filed a complaint with the CFPB in late XX/XX/2018. Transworld Systems (TSI) replied saying they removed our number from their systems on XX/XX/2018 and have no intent to communicate with us further. However, they clearly have not kept to their word. They continue to call us.	2906299
5/11/18	Incorrect information on your report	I've recently checked all 3 credit reports and have seen a new collection which was paid in full by XXXX XXXX XXXX which was my insurance provider at the time of visit. This bill is inaccurate and I wish that y'all would take the proper actions to resolve this matter and contact the 3 credit bureaus to fix the inaccuracy on the reports. This fraudulent debt is from XXXX this is XXXX. I don't understand if it was accurate why would they put this debt on my reports without notifying me. Fraud Please fix this issue.	2905275
5/11/18	Dealing with your lender or servicer	On XX/XX/XXXX I contacted Transworld Systems Inc. in reference to my student loan (currently in default) because I wasnt able to make my monthly payment due to being out of work on extended medical leave. My next payment was set for XX/XX/XXXX. I received a phone call from XXXX XXXX from Transworld Systems Inc. stating that my payment was due. After explaining to her that I had just gone back to work, was unable to make my payment and requesting an extension on my payment XXXX XXXX informed me that my settlement would be null and void. I asked her why the current settlement would be void if I was unable to make the payment? I then asked her if she could provide me with a copy of the agreement stating that if I missed a certain amount of payments the settlement would be voided. She said she could only provide documentation stating my monthly payment which is not what Im requesting. Im requesting something in writing from Transworld Systems inc stating the terms of the settlement agreement as well as the remaining amount that I owe and the number of payments Ive made thus far. If Transworld Systems inc is unable to provide me with any documentation how do I not know that the loan hasnt already been paid off as Ive been making payments in the amount of {\$230.00} for over a year now. Furthermore, XXXX XXXX stated to me on the phone on XX/XX/XXXX that she personally allowed me to miss my last two payment as a favor. Now shes saying my settlement is void because I requested an arrangement due to my inability to make payments due to no income. After requesting the documentation XXXX XXXX placed me on hold then said she would call me back. I would also like to know why Transworld Systems inc has not been reporting my payments to the credit bureau.	2904298
5/11/18	Attempts to collect debt not owed	Since XX/XX/XXXX of XX/XX/XXXX, I have been trying to get an explanation from XXXX XXXX XXXX as to why my rate was increased. I spoke with XXXX XXXX of XXXX XXXX XXXX of XXXX, TN, who was my insurance agent at the time, because there was no explanation for the sudden raise of the rates of two vehicles. She was unable to explain the use of coding by XXXX except to say that it had something to do with an accident I had in XX/XX/XXXX. I had zero accidents in XX/XX/XXXX but because I have been the victim of Identity Theft in the past, I wanted an explanation of where exactly this alleged accident happened and when. I asked her to have XXXX call me to explain because I could locate no telephone number for them in my paperwork. Knowing that insurance companies routinely check credit reports, I also needed to explain that my exhusband had gotten 8 credit cards in my name and without my knowledge that were addressed by the court. I was still going through the divorce when I first contacted XXXX XXXX of XXXX, TN but she had been told about the credit cards. The divorce was not finalized until XX/XX/XXXX because my attorneys kept forgetting things and had to file amendments. XXXX did not call. I stopped paying the premium and sent them a letter of dispute in XX/XX/XXXX of XX/XX/XXXX. XXXX 's response was to turn the account over to Transworld Systems , Inc., a debt collector, using the amount I disputed. The debt collector forwarded copies of statements issued in XX/XX/XXXX in which I was advised that they were cancelling my policy due to non-payment (of the disputed amount), XX/XX/XXXX, and XX/XX/XXXX of XX/XX/XXXX. Those statements did not detail the charges. I do not wish to pay more than I owe since I am on XXXX and both cars sat parked in my driveway from XX/XX/XXXX due to my XX/XX/XXXX. In XX/XX/XXXX and XX/XX/XXXX of XX/XX/XXXX I got rid of both cars and can no longer drive.	2904182

Date received	Issue	Consumer complaint narrative	Complaint ID
5/9/18	Written notification about debt	<p>I have tried on two previous occasions to dispute this account through XXXX but they keep verifying it. I have never heard of this company before it showed up on my report. I have received no phone calls and no mail from them. I have not been given the opportunity to ask them to verify the debt and, while XXXX says they've verified it, no details are given to me about how. Simply, it's not my account and this company has made no effort to prove it is.</p> <p>In addition, this company has reported to XXXX that they turned THIS account over to collections. So instead of showing as a collection account, it shows as an account I opened (I didn't) and shows that they've turned it over to collections. They are also REPORTING MONTHLY THAT THE ACCOUNT IS DELINQUENT. As in, they are reporting a missed payment every month.</p>	2901297
5/9/18	Attempts to collect debt not owed	<p>In XX/XX/XXXX of this year, TSi sent some paper work to the company that i work for and told them that i owe XXXX money from XX/XX/XXXX. The company that i work for contacted me and gave me there number. i talk to someone at TSi and was able to stop the garnishment. This is the second time that they have done this within two years to me. Nothing have shown up on credit report in ten years since I've been out the XXXX. I don't know how to prove it been payed for since the debt is so old. This company have been calling me leaving messages on my phone.</p>	2901205
5/9/18	Communication tactics	<p>On XX/XX/XXXX, I received a call from phone number (XXXX) XXXX, and spoke with an individual who stated that they were calling from a collections agency, Transworld Systems Incorporated, in regards to a XXXX account. However, the caller insisted that he could not tell me any further information unless I provided him with my address or social security number. After refusing to provide such information, the call ended.</p> <p>Later that day, I called XXXX directly, and they stated that I allegedly owed their company money but that, because the account was in collections, I was only able to communicate with the collections agency directly regarding the alleged debt.</p> <p>On XX/XX/XXXX, I called back the same number, (XXXX) XXXX. Again, I was told that I was speaking with a collections company and that if I wanted any further information, I needed to provide them with my address or social security number. Against my better judgment, I provided them with my social security number.</p> <p>At that point, I was then told that I was speaking with XXXX XXXX from Transworld regarding account number XXXX. XXXX XXXX stated that I owed XXXX approximately {\$400.00} and he was calling to collect said money. I insisted that I was not aware of such a debt and requested that he provide me with documentation of said debt. XXXX XXXX stated that the only information he had was the name of the company to whom the money was allegedly owed, the dollar amount, and the service period. However, he was unable to provide me with any documents that corroborated the debt. He stated that I should call him back on XX/XX/XXXX, so he could retrieve documents from XXXX.</p> <p>On XX/XX/XXXX, I again called Transworld and spoke with XXXX XXXX. He repeated that his company could not provide me with any documents regarding the debt and, interestingly, that his company was no longer willing to accept money from me because they could neither confirm nor deny that I owed XXXX money. He again stated that the only information that Transworld had was the name of the company to whom the money was allegedly owed, the dollar amount, and the service period. I recorded this phone call.</p> <p>On XX/XX/XXXX, I received a call from Transworld stating that they no longer had my account from XXXX and would seize their collections efforts.</p> <p>I never received any documents of any kind from Transworld regarding the alleged debt.</p>	2901207
5/9/18	Written notification about debt	<p>Received a collection notice from Transworld Systems Inc. in regards to a final utility bill that was never received from XXXX XXXX. When I cancelled service with XXXX XXXX, I was told they would use my deposit for my final payment. Apparently the deposit did not cover the full balance remaining. I initially disputed Transworld for validation of the debt to which they sent the final utility bill from XXXX XXXX. Upon receipt of Transworld Systems response, I contacted XXXX XXXX and talked with their customer service representative on a recorded line. I explained that I had never received the final bill at my new address and wanted to pay it with a guarantee that XXXX XXXX would remove the account from Transworld Systems Inc. and also from reporting on my credit file. The customer service representative put me on hold, spoke to a supervisor, came back on the recorded line and assured me that if I paid the account in full XXXX XXXX would recall the debt from Transworld Systems and have the item removed from my credit report. It is now nearly a year later and the tradeline is still being reported as a collection by Transworld Systems Inc. on my XXXX credit file. As I stated, the call with the XXXX XXXX rep was on a recorded line and I was guaranteed the removal of this item since I never received a final bill.</p>	2901420

Date received	Issue	Consumer complaint narrative	Complaint ID
5/9/18	Communication tactics	The debt collection company " Transworld System Incorporated " call multiple times a day. They use multiple different phone numbers to make it look like it's a different company calling through out the day. Every time I block one number on my phone they call with 3 different numbers. I have not answered and told them not to call yet but I shouldn't feel anxiety and fear every time a new number shows up. I'm waiting for calls for job opportunities so I have to answer every time they call but there is usually a lag between when I answer and say hello and when they start talking to I usally hang up if someone doesn't start talking right away. Also the voicemails on my home phone are all in robocalling voice. It is never a real person for me to even tell not to call	2901783
5/8/18	Attempts to collect debt not owed	I am receiving a Debt collection notice, when my employer was suppose to cover my medical visit under workers compensation. They have yet to pay it and I keep getting harassed about it, when I have explained to the company multiple times it was under workers compensation and they said they would contact them to have it taken care of. The business is XXXX XXXX in XXXX, Pennsylvania.	2900063
5/8/18	Took or threatened to take negative or legal action	<p>I had to go to a walk in clinic, XXXX XXXX XXXX XXXX, XXXX, in XXXX XXXX, TN on XX/XX/XXXX. At that time I was told by the clinic that all I had to pay at that time was {\$25.00} and that they would send me an invoice for whatever the insurance didn't pay.</p> <p>Once we received the invoice, my wife called to set up payments of {\$25.00} per month since our income is limited. My income has decreased by {\$5000.00} over the past two years and my wife 's on XXXX. They would not work with her and demanded we pay in full. When my wife asked to speak to a supervisor she was put on hold for 20 minutes and then they hung up. She tried calling back but they wouldn't answer.</p> <p>My wife also tried calling their national office but they refused to work out a payment plan as well.</p> <p>They sent us to a collection agency and when I logged in and set up an account, I saw the amount is the same as on the printed statement. I tried to go ahead and pay on a credit card but it would not let me. The total we owe is {\$110.00}. I went through the steps to pay this and when we got to the end it said I had typed in the wrong amount. They won't even let us pay in full and I fear that it will show up as old debt on our credit history.</p> <p>It has taken a long time for my wife and I to recover from a bankruptcy in XX/XX/XXXX and I don't want this hurting our credit when they refuse to take payment, even in full.</p>	2899549
5/8/18	Written notification about debt	Transworld has violated 15 USC 1692 by continuing collection activity after a cease and desist and 15 USC 1681 by failing to report complete and accurate information to credit reporting bureaus.	2900524
5/7/18	Incorrect information on your report	These accounts from " Transworld Systems " showed up on my credit report in XX/XX/XXXX as delinquent although I was never contacted by them in any way. Initially, I thought identity was stolen, but apparently this is an attempt to collect on loans from XX/XX/XXXX that I thought were forgiven due to the fact that I am permanently XXXX and on Social Security XXXX due to severe XXXX XXXX & XXXX. I don't understand why Transworld Systems is now, out of nowhere, reporting that I am delinquent on this debt. Moreover, the information they are giving the credit agencies is very misleading because it is showing that the account was opened XX/XX/XXXX. I never opened an account with them, and for them to report this as late without ever notifying me that I owed anything is very unfair. I've called numerous times but the line is ALWAYS busy. I'm not sure, but this seems like a scam.	2898164
5/1/18	Written notification about debt	I lived and went to school in Washington, DC from XX/XX/XXXX-XX/XX/XXXX. When I decided to leave DC I disconnected my XXXX (XXXX) account and paid off and verified the account was closed in person. I was made aware that account was closed and that I owed no money. That was over 5 years ago in XXXX (closed the account) and XXXX (paid the last months balance). I recently, mid-late XXXX, received notification from XXXX XXXX that I have a collection on my XXXX credit report, and my credit dropped in the 600s. It showed that it was XXXX and that the collection account was activated in XXXX XXXX, for a total of {\$340.00}, an amount I never accumulated for an electric bill. I haven't received any notification from XXXX that I had a deliquent account or an outstanding balance in the past six years since closing the account, I also still haven't received anything from the collection agency, Transworld Systems, when the account was in collections with them. Fair debt collection practices states that they are to contact me within 30 days of the account opening. I've called and left messages with my address and phone number on numerous occasions : XX/XX/XXXX (X2), XX/XX/XXXX, XX/XX/XXXX (X2), XX/XX/XXXX, XX/XX/XXXX. I wanted to get clarification as well as explain my experience and knowledge of the account. If necessary, to negotiate payment and work to get this removed completely from my account. I know for sure that I paid my balance and was told in person that the account was closed and resolved, so either the company continued an account without my knowledge and permission, or reopened it for that apartment again without my knowledge and permission. Representatives explained that the collection agency is located within the utility business, and while the XXXX representative would not give me details of the account she forwarded me to the collection department, which I continued to follow up with, to no avail over a month later.	2892214

Date received	Issue	Consumer complaint narrative	Complaint ID
5/1/18	Written notification about debt	<p>I was out of state XX/XX/XXXX-XX/XX/XXXX, just returned on XX/XX/XXXX and noticed debt collection notice from debt collector TRANSWORLD SYSTEMS INC that I owe {\$55.00} to Creditor XXXX XXXX XXXX XXXX, Invoice # XXXX XXXX XXXX. Debt collector claims on notice that " they have not received a response from me regarding my past due account. Previous attempts by our office requesting that my account be resolved have been unsuccessful. " I have concerns on this notice.</p> <p>a. I have received no email/phone/mail communication either from XXXX or from Debt collector, so this is statement is FALSE that they could not get any response from me. I called XXXX but they kind of bypass my this question, when I asked for proof that they ever contacted me.</p> <p>b. Notice is incomplete. It just has an invoice number and thats all. It does not have any proof of attachment for additional details or invoice copy.</p> <p>c. Debt collector does not have complete info on what this debt is and claiming that I left something with XXXX in month of XX/XX/XXXX I don't recall of using XXXX in month of XX/XX/XXXX. I used XXXX in month of XX/XX/XXXXto ship my passports for XXXX consulate.</p> <p>Debt collector has no further information on it. I asked for copy of invoice that they are going to send over within 30 days (hopefully soon). Once I receive I will be able to understand what this amount is for? I don't recall.</p> <p>d. I called XXXX today at XXXX PST at XXXX and asked for further details. They claim that I mail something to myself in month of XX/XX/XXXX. I am sender and receiver of package both. This makes no sense to me. I don't use XXXX at all unless it is for documents sending to someone else. Why would I do that. XXXX has opened XXXX claim : XXXX today and hope to receive their reply in 1-2 business days.</p> <p>I am extremely upset by approach that XXXX used and/or their debt collector used and falsely claimed. Notice came off as threat to me demanding debt \$ amount for which debt collector has no supporting claims/documents/calls/emails/mail proofs and is incomplete and falsely claimed that I was contacted. I am so on top of my payments always and check my mails twice a week to make sure I not miss any payments/dues etc. This is surprising, frustrating, adds anxiety, stress, disrupts people 's lives, not ethical and above all not correct way of doing business.</p>	2892771
4/30/18	False statements or representation	On XX/XX/2018 I received a letter from a debt collector called TRANSWORLD SYSTEMS INC.stating that i owed XXXX when I called a representative to find out what the bill was in regards to she stated that it was for apparently running 3 tolls that cost XXXX each. When asked why the bill was XXXX she stated it was for violation fees.I stated to the representative that this is the first letter that I have ever received otherwise the tolls would have been paid in full.	2891307
4/30/18	Dealing with your lender or servicer	on XX/XX/XXXX, XXXX XXXX XXXX XXXX XXXX XXXX, A Delaware statutory trust filed a civil court summons and complaint against me. The amount is for {\$24000.00} I went to court XX/XX/XXXX and their outsourced attorney did not have any documentation that i owed XXXX nor that they bought the debt from any other lender. He only had the application or loan agreement for a different lender, XXXX XXXX i believe, for {\$15000.00} or less. The attorney suggested I call XXXX and try to negotiate directly with them and another court date was set for XX/XX/XXXX. XXXX has not responded to any if my attempts to reach them. I understand they have a history of bringing lawsuits illegally against consumers, please advise what i can do to see if I am one of those situations. Thank you	2891512
4/29/18	Attempts to collect debt not owed	To whom it may concern : XXXX XXXX has attempted to collect a debt from me that is not my responsibility. They have utilized 3 collections agencies over the past 4 years to harass me. I have disputed each attempt with evidence, and then the case is pawned off on another agency. I have attached a copy of my written dispute. In short, I was charged for electricity I did not use. I was living in another state at the time.	2890923

Date received	Issue	Consumer complaint narrative	Complaint ID
4/29/18	Communication tactics	<p>XX/XX/XXXX XXXX XXXX XXXX (XXXX) contacted me on behalf of XXXX a private student loan. I asked for loan documentation amount, loan guarantor written correspondence address and current payment proof. This was due to the fact that my loan was moved to a collection agency while making payments as agreed an the amount agreed between XXXX and myself. I was denied information and told that XXXX was hired to collect he funds and my only option was to pay them. They had no information regarding my loans and failed to produce any legitimate information from XXXX. The payment options given were to get a second mortgage on my home, cash out my retirement account, defer other payments to pay them a lump sum, ask a family member or a friend for the lump sum, if I had friends. I was called a liar, yelled at and accused of not wanted to pay the debt, although XXXX produced no information from XXXX and the account numbers printed on the original documents were not any account numbers that I had. As a result, I asked XXXX to stop calling me because I did not agree with the yelling and constant phone calls but I was told that I couldn't tell them to stop calling and that they were going to do what they were hired to do and if I didn't pay them, they would garnish my wages and military pay.</p> <p>XX/XX/XXXX I blocked their number to stop the calls but still didn't receive any documentation in the mail to validate the debt. In retaliation to me blocking their number , XXXX XXXX called several public numbers for XXXX XXXX XXXX XXXX asking if I worked in the office. She posed as a worker from XXXX XXXX asking if XXXX XXXX had ordered a shower rod to be delivered to the base. As this was strange for me to do such a thing, my superiors called me and informed me that someone was calling around base asking for me, requesting numbers and email to contact me regarding my shower rod. When the person they spoke with refused to give them my information, they were asked to, tell me to call XXXX, XXXX.</p> <p>XX/XX/XXXX XXXX XXXX continued to call XXXX XXXX XXXX XXXX seeking information about me and I was informed that she called everyday, multiple times a day. Although, she was informed that I was not in the office and everyone refused to give out my personal information. When I arrived at the base later that month, I received all the messages and contacted the XXXX XXXX number and asked to speak to XXXX XXXX . I spoke to XXXX XXXX instead who denied my number being in their system and could not provide any information but did confirm that XXXX XXXX was an employee there but would not allow me to leave a message since she couldn't find anything on me in her system. A few days later XXXX XXXX at ext XXXX called my father at XXXX to locate me and or a payment. My father asked what was the bill in reference too and XXXX stated that I should know who I owe and needed to contact them before the end of the day. Due to the strange interaction, my father did not give out my information and asked her to mail out whatever, she needed to contact me about. However , once again nothing was mailed out regarding the debt. My father was then contacted by XXXX nearly every hour of the day for over 2 weeks Monday thru Saturday. He was told to cash in his retirement savings to pay off the loan and be at risk for other legal actions that would prevent him from having options later. As a result, he asked them to stop calling him and they refused, so he just stopped answering the phone. I called and tried to speak to XXXX XXXX once again but was told that anyone could help me if I wanted to make a payment and I was given their address if I wanted to request additional information on the debt but they were not sending out anything extra than the letters I have already received. I was information that the letters they mailed out had a mailing address for payments and that was all I needed to move forward with the collection.</p>	2891109
4/28/18	Attempts to collect debt not owed	<p>Noticed a medical debt collection on my credit report last year. Created a dispute in XX/XX/XXXX at which time Transworld Systems Inc. came back to find that the debt was indeed owed and would remain on my account. I noticed a 2nd medical debt from the same doctors office pop up in XX/XX/XXXX at which time I contacted the office and went to retrieve documents to prove the debt was never sent to collections and indeed paid in full with a balance of {\$0.00}.</p> <p>The first debt has been reporting on my credit report for 9 months + and the company refuses to take off all the derogatory marks. I do NOT want this updated to {\$0.00} I want all the remarks removed. I haven NOT been in collections over this bill therefore it should be deleted completely from my credit profile.</p> <p>The 2nd debt was just reported on XX/XX/XXXX. SAME doctors office and the bill was paid on the same day as the previous bill. {\$0.00} balance with the office yet I continue to receive nasty threatening letters, phone calls and reporting. Please HELP!!!! This company has NO business handling collections or accounts for anyone. They are trying to scam me into paying them almost \$ 1K. I want all of this taken off my credit report. I have uploaded these documents to the credit bureaus but was told Transworld Systems Inc. does the investigation and provides the results to publish on credit reporting. They are SCAMMERS and clearly trying to take money and peoples credit abilities. This is unfair. I have to spend my time chasing companies to help me get this resolved when in fact I OWE NOTHING to the original creditor and Transworld Systems INC.</p>	2890554
4/27/18	Attempts to collect debt not owed	<p>I was in a car accident with an enterprise rental car late XX/XX/XXXX. I have a {\$500.00} deductible. I was told I have until XX/XX/XXXX to pay it (90days) from the accident. I paid it onXX/XX/XXXX at the east XXXX XXXX branch with their agent with my card that was on file. I have been getting mail saying my balance was forwarded to collections and getting constant calls. I called the east XXXX branch and they said I have to call claims so I did. They said east XXXX reported it to collections in XX/XX/XXXX since they did not have the funds. If they have a system issues that's on their end. I already paid the balance before it was due months ago. They said they would look into ot further and has not gotten back to me and now I am receiving another piece of mail saying it is going to be sent to collections of not paid in 10 days.</p>	2889971

Date received	Issue	Consumer complaint narrative	Complaint ID
4/26/18	Communication tactics	From XX/XX/2017 to present, I have told XXXX XXXX XXXX and TSI that I did not owe this debt and I wasn't paying this debt. The services provided by XXXX XXXX XXXX XXXX XXXX XXXX and its doctors was sub standard to say the least. I will not go in to detail because this is a private family matter. Do you pay for service you weren't satisfied with? Neither do I. Please stop any and all communications with me.	2888610
4/26/18	Struggling to repay your loan	Received letter from XXXX XXXX collecting for XXXX XXXX XXXX. I requested validation of this loan (see attached) and they sent me another collection letter. XXXX XXXX	2888495
4/26/18	Written notification about debt	Transworld Systems has violated 15 USC 1692 by continuing collection activity after a cease and desist and 15 USC 1681 by failing to report complete and accurate information to credit reporting bureaus.	2888425
4/26/18	Communication tactics	TSI (Transworld Systems Inc) has repeatedly contacted my business number for months looking for someone else. They have the wrong number. We've repeatedly informed them via voice they have the wrong number. We sent them an official cease-and-desist letter on XX/XX/2017. They still continue to call us.	2888611
4/25/18	False statements or representation	I recently filed a CFPB complaint against XXXX XXXX and TransWorld for their abusive and unfair Debt Collections practices. Both cases were closed and I have new evidence that Tranworld is abusive and they are violating the law. Attached will be the response from XXXX XXXX. They responded by attaching all paperwork pertaining to how my SSI Check is being garnished and it also shows as of XX/XX/XXXX my balance was {\$2100.00}. The paperwork that TransWorld sent shows a balance of {\$2500.00}. This clearly shows the discrepancy in the amount owed. TransWorld called me approximately XX/XX/XXXX to collect on this debt when I refused to give them more money they added more collection fees. It drastically dropped my credit score (66 points) and I'm in the home buying process. I would ask that this matter be referred to the FTC for further review. TransWorld is impersonating as a government official because my SSI checks are being garnished and I feel like the company is treating this debt like government debt when this is a store credit card debt.	2885527
4/25/18	Written notification about debt	I recieved a letter in earlyXX/XX/XXXX from Transworld Systems Inc (TSI) regarding a debt collection on behalf of XXXX. No information was given in the initial communication regarding the incurrence of the debt, just that a balance was owed. I responded in writing on XX/XX/XXXX requesting additional information. When I received no further communication three weeks later I called TSI 's toll free number. I was told that my written response was not received, but was given the date of the original XXXX service in question. I asked that those details be sent to me. I received the next communication from TSI approximately one week later which included an invoice from XXXX. This was the first time I had seen anything from XXXX stating a balance was owed. I did recognize the shipment date from late XX/XX/XXXX (less than three months prior to receiving first notice of debt collection from TSI) and information as being valid, and although I had not received any communication from XXXX before, during, or after delivery regarding a balance owed, since the amount was less than {\$40.00} I then made arrangements to have the balance paid. Upon logging into the TSI website (XXXX XXXX XXXX), I found a pdf of another communication from TSI dated XX/XX/XXXXwhich states : " We have not received a response regarding your past due account (s) with XXXX XXXX XXXX XXXX . Previous attempts by our office requesting that your account (s) be resolved have been unsuccessful. Please contact our office to make arrangements to resolve your account (s). Thank you. " This is concerning given that I had provided written response in late XX/XX/XXXX and made a follow up phone call in early XX/XX/XXXX. Given the questionable business practices to date of both XXXX and TSI I did not feel it would be in my best interest to continue to dispute the claim, and given the small amount, decided to process a payment in full on XX/XX/XXXX. However, these small amounts can add up, and I believe these companies are defrauding consumers.	2887235

Date received	Issue	Consumer complaint narrative	Complaint ID
4/25/18	False statements or representation	On XX/XX/2018 we contacted XXXX 's XXXX about a past due bill. They directed us to Transworld System. We called and asked what was the amount we needed to pay to pay this account in full. We were told to pay {\$660.00} to pay this account in full, that they could waive a {\$100.00} off. We gave our credit card info and paid the amount. Not more than 10 minutes later, the representative called us back and stated that she did not have the authority to waive the {\$100.00} and our account was NOT paid in full and we needed to pay it. I asked to speak to a supervisor and was put in touch with XXXX XXXX collections supervisor. I stated that I thought it was illegal to tell us the account was paid in full and then to call back and demand more money. When I threatened to file a complaint she said that the money would be waived. Now I find that she did not waive the XXXX and that our credit bureau account reflects that we failed to pay in full. When I called on XX/XX/XXXX looking for the letter that was promised, I was told the account was paid in full and the letter was on it's way. Today, I checked our credit and find that they lied and we still owe the {\$100.00}!	2886869
4/24/18	Struggling to repay your loan	I attended the school and couldn't afford to keep going I dropped out of the school before the next semester began and did the exit review in their financial aid office to not allow more money to be taken out for a loan. But, they took out the money anyway for the next semester and they are now not even contacting me to get this resolved. I have called them over five times and every time i called they were in a meeting which was their excuse. I even went to the school office and they did nothing either saying the same answer the person i need to speak to is in a meeting or on lunch etc. They sent this over to a collection agency even though they told me that I wouldn't get charged for the next semester. This is fraud and further ruining my credit.	2884620
4/24/18	Communication tactics	I have a XXXX XXXX card and it went into collections after I had some trouble with changing my account while I transitioning out the military. Any way I have been trying to resolve this debt for a while and even offered to pay month to month. One guy I offered that to denied the payment and said it wouldn't be enough. I believed I offered XXXX dollars a month since that was what I can offered at the moment. I then called back and tried to offer a settlement since they took around XXXX \$ from my tax returns. When I get a notice in the mail and the statement shows how much I owe it is from XXXX XXXX and not from tsi. Tsi tells me its like XXXX-XXXX more then the statement says when I try to pay them. I called tsi again just recently and tried to get information on all the options I have to handle this account and the operator quickly got disrespectful. She rushed me and said I can pay in full now or set up a payment plan and if I can't do that its nothing she wanted to talk about. I then just told her again I just wanted a little more information she then said she not arguing with me and then tried to hang up on me, she said goodbye. I then remained on the line and she came back on disrespectful again and I just said I was trying to have a real conversation so I could get this cleared up. I then asked for her managers number and she gave me this phony number that rung once and auto reply answered and replied I have reached an unassigned number TSI and hung up. Here is the number XXXX	2885999
4/24/18	Dealing with your lender or servicer	<p>This loan was sent to a company called XXXX XXXXXXXX XXXX XXXX XXXX for payment handling in approximately late XXXX or the beginning of XXXX. At that time, my automatic payment option was discontinued without any notice to me.</p> <p>I received a bill from the company in XX/XX/XXXX, and paid this amount in full. On XX/XX/XXXX, I received a Notice of Past Due Account advising that my student loan payment had not been received and that I owed them {\$53.00}.</p> <p>When I called the company, I spoke with an employee named XXXX XXXX. He advised he had looked at the records and confirmed it was their error and I owed them nothing.</p> <p>However, by the time I reached the office, I had an email from him indicating that I owed {\$55.00}. I was not provided with any documentation showing why I supposedly owed {\$55.00}.</p> <p>When questioned further, he sent over statements from XXXX and XXXX that I had never received. The XXXX statement he sent indicated that I owed {\$53.00}, not {\$53.00} and not {\$55.00}.</p> <p>Further, the XXXX statement I had received at my house showed I owed XXXX cents. When I called the company upon receipt of that invoice, they advised this was in error and would be taken care of.</p> <p>I have now been told twice that the bill was sent to me in error and I owe nothing.</p> <p>In the alternative, I have been told that I owe : XXXX cents {\$53.00} {\$53.00} {\$55.00} All except the XXXX cents took place within the last twenty-four hours.</p> <p>I have complained to the company and asked for documentation. I have been told (yet again) that they've made a mistake, but I have received no documents supporting their most recent claim that I owe {\$55.00}.</p>	2886176

Date received	Issue	Consumer complaint narrative	Complaint ID
4/24/18	Attempts to collect debt not owed	Transworld Systems has placed a collection on my report in the amount of {\$300.00} for a medical debt which is not valid but also violates my HIPPA laws as I have never signed a contract with them or given them access to my medical records. This is the THIRD time they have done this and I am taking legal action. I do not have any knowledge of this alleged debt nor have I ever received services from Transworld Systems. I have disputed the validity of this debt as well as questioned if they are authorized to collect this alleged debt. This alleged debt that has never been validated has caused irreparable harm to my credit and credit score. I will be following up with more letters to the credit bureaus and to the company after seeking legal representation for violating HIPPA laws.	2885758
4/24/18	Written notification about debt	XXXX XXXX XXXX XXXX, sent a letter which was received on XX/XX/18, being the first communication with the company claiming it was collecting on claimed debt, on behalf of Indiana University. They claim a total debt of {\$5200.00}, which I plan to fully dispute. As of Today, XX/XX/2018, I have not received a written notice containing information of a 30 day period to write the collector back for validation of the debt, as required under the Fair Debt Collection Practices Act (FDCPA), 809, (a) Notice of debt ; contents, Subsections 3 through 5. The initial communication letter did not contain the proper notice either. I have not taken any action as of writing this complaint.	2885464
4/23/18	Attempts to collect debt not owed	I paid this debt as soon as I received a bill from the medical provider. I paid it in full on XX/XX/XXXX. The statement was dated for XX/XX/XXXX. I then received a letter from the collection agency, Transworld Systems Inc., dated XX/XX/XXXX, which arrived on XX/XX/XXXX. I sent them a letter with a copy of my payment after I called them more than 15 times and no one ever answered. The recording would tell me the person at extension (then give a very long extension number) was unavailable. Please leave a message. Then the recording would say the mailbox is full and can't accept any more messages. Then I received another notice dated XX/XX/XXXX, which arrived on XX/XX/XXXX. I tried calling again and it was the same thing. I tried their website and the only option is to pay the debt, no way to dispute it. They gave me a registration number that also does not work for anything other than paying.	2884817
4/23/18	Credit monitoring or identity theft protection services	I received a credit alert dropping adding this account to collections. I was never notified of this bill being sent to collections. I had been in contact with the original creditor back in XX/XX/2017. I was advised due to self pay that I could be offered a discount for services. I was sent some paperwork and that paperwork was then sent back to the XXXX XXXX. I was never sent a bill for the amount in question nor was I notified that it was in delinquent status. I feel it is extremely unfair to have been billed to my credit report rather than giving me the opportunity to pay the debt. I have reached out to the collection company and have not got any help of prof of debt. I spoke with a supervisor by the name of XXXX XXXX. She refused to help me resolve the issue. Trans world only resolution is to pay the total amount due. The collection company that has added this derogatory debt is very rude and unruly, and unprofessional. I have tried to work with the collection company and I am not able to get resolution. I was told that it will continue to ruin my credit report ; even though I have not been notified.	2884767

Date received	Issue	Consumer complaint narrative	Complaint ID
4/23/18	Incorrect information on your report	<p>In XX/XX/XXXX I took out a Private Student Loan with XXXX that is now being serviced by XXXX XXXX XXXX, XXXX (XXXX). After graduating and beginning to pay my student loans, my credit score dropped considerably. I viewed an in depth XXXX report recently that revealed this student loan is being reported by XXXX to the credit bureaus as a revolving line of credit instead of an installment line of credit as a student loan should be. XXXX is reporting the " current balance " and " beginning balance ", which results in a 93 % credit utilization score on my report as if this is an open/revolving credit account that I can still draw funds from, which like all student loans I can not and have not been able to since graduating college. They are also reporting the loan terms as " revolving " according to XXXX. The \$ XXXX loan balance is lumping in with my credit card balance of revolving/ " bad debt ", raising my total utilization percentage, and lowering my overall credit score. I wrote the following complaint to XXXX on XX/XX/XXXX : " Good afternoon, I am writing in regards to my XXXX student loan. I am contacting you because this loan is being reporting incorrectly to the credit agencies as a line of credit instead of a student loan. This is damaging my credit score due to the fact that it is being reported with an open/current balance and a " credit limit ", which appears to be the original loan amount, which is resulting in a Credit Utilization rating of 93 % as if this was a credit card or a revolving credit account that I could still draw funds from, which it is not. I can see that XXXX is reporting in the comments section " Credit line no longer available - in repayment phase ". I do not understand how XXXX can be reporting this as a line of credit if in fact XXXX is aware there is no credit line available at this time, and is in fact reporting this information, although only as a comment. I would therefore like someone in your credit department to contact me as soon as possible to rectify this, as it has been damaging my credit score for a great length of time now due to the fact that this \$ XXXX student loan is being lumped in with credit/revolving debt and driving up both my total revolving debt balance and my total utilization percentage. I would prefer to correspond via email and can be reached at XXXX. If that is not possible, I can be reached by phone at xxx-xxx-xxxx. Thank you, xxxxx " I received the following reply on XX/XX/XXXX : " Dear xxxxx, Thank you for contacting XXXX XXXX XXXX.</p> <p>We are correctly reporting the loan as a revolving line of credit for education purposes. It is not considered an installment loan. We have requested a status letter be Emailed to you that will list : both loan ID number & number for the Line of Credit, as this is what other lenders see ; Original date of loan, original balance, current balance, amount/date of last payment and next required payment date.</p> <p>If we can be of further assistance, please call our office at XXXX. Representatives are available weekdays from XXXX XXXX to XXXX XXXX CST.</p> <p>Sincerely, Borrower Relations XXXX XXXX XXXX XXXX XXXX XXXX " I then received the Status Letter on XX/XX/XXXX from XXXX XXXX (information below) that stated the following : " This letter is in reference to the Line of Credit or Private Loan through XXXX. At your request, XXXX XXXX XXXX is providing the following information on the account. " <my account number, loan date, original loan amount, interest rate, repayment schedule, current balance, last payment date, next payment date were all included in a table here> " This loan is in repayment status. The loan # xxxx and the line of credit # xxxx are one in the same.</p> <p>If you have any additional questions, please contact us at XXXX.</p> <p>Sincerely, Client Relations Department XXXX XXXX XXXX, XXXX " XXXX XXXX Administrative Support Representative XXXX XXXX XXXX XXXX, XXXX XXXX Wi XXXX XXXX I have attached the " Status Letter " mentioned above from XXXX received on XX/XX/XXXX as well as my " XXXX report " from XX/XX/XXXX which includes a few pages to show how the XXXX loan is being reported as well as another private student loan for comparison.</p>	2883157

Date received	Issue	Consumer complaint narrative	Complaint ID
4/23/18	Attempts to collect debt not owed	<p>In XXXX 2017 I went to the emergency room and provided my health insurance information to cover any charges due. I had XXXX XXXXXXXXX at the time and assumed the costs were covered. XXXX XXXXXXXXX denied my coverage initially, as they had done with thousands of other claims throughout the state, citing that they were backed up and unable to process the payments in time for each claim. The hospital placed the debt for collection with Transworld Systems with an internal account number of XXXX. Transworld reported the unpaid balance to various consumer credit reporting agencies, such as XXXX, stating that I owed the debt and the delay in payment was attributable to me, personally.</p> <p>Roughly 6 months later, XXXX XXXXXXXXX paid the claim and the balance was updated to reflect a {\$0.00} balance owed. However, Transworld did not request deletion of its tradeline, even though any delinquency was directly and only caused by XXXX XXXXXXXXX, not by myself, and it was not something reasonably within my power to change.</p> <p>I have disputed the information as inaccurate to XXXX and XXXX, and explained I was covered under XXXX XXXXXXXXX at the time, and any delay in payment was the result of errors or omissions by XXXX XXXXXXXXX, but Transworld verified its reported information as accurate and told the credit agencies to continue to report the debt as one in which I was personally liable. The fact it reports paid does nothing for me, since the very presence of the collection tradeline harms my score. In situations where payment problems are the result of insurance delays, my understanding is most debt collection companies will request deletion.</p> <p>Since this was not my fault, it is not fair that my personal credit scores are being harmed.</p>	2884311
4/23/18	Attempts to collect debt not owed	They have now called me 6 times. i have reported a complaint now 4 times on this company. at this point i am hiring a lawyer.	2884312
4/21/18	Attempts to collect debt not owed	I received a notice about a debt I supposedly owe to a company named TRANSWORLD SYSTEMS INC. XXXX XXXX XXXX, XXXX XXXX, XXXX , NY XXXX XXXX. I believe that I do not owe the debt they are claiming that I owe. The letter they sent me is very vague and they are saying that I owe {\$43.00} which is a very payable amount. I can't imagine that I or anyone would allow such a small bill to go to collections. That seems crazy to me. When I searched online for information about TRANSWORLD I saw some lawsuits and scam reports that have me highly skeptical and I wonder if this is really a phishing scheme for a group that is trying to steal my identity. Lastly, there are three different addresses on the letter for them. One listed above, one where I am supposed to send my payment TRANSWORLD SYSTEMS INC XXXX XXXX XXXX XXXX, DE XXXX and yet a different address for where this bill was supposedly sent from, also a XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX, DE.	2882790
4/21/18	Attempts to collect debt not owed	<p>IN REGARDS TO : TRANSWORLD SYSTEMS XXXX XXXX XXXX XXXX XXXX XXXX, CA XXXX. I REQUESTED THAT THE COMPANY DO A DEBT VERIFICATION AND VALIDATION AFTER I SEEN THIS REPORTING ON MY CREDIT FILE. I NOYFIED THE COMPANY THROUGH LETTER CERITFIED ON XXXX XXXX RECEIVED BY AGENT XXXX XXXX.I EXPRESSED IN THE DEBT VALIDATION LETTER AND DEBT VERIFICATION THAT I AM VICTIM OF IDENTITY THEFT AND THIS ACCOUNT THAT THEIR CONTINUING TO TRY TO COLLECT ON IS CLEARLY NOT MINE, AND CEASE AND DESIST REPORTING IT TO THE CREDIT BUREAUS.</p> <p>MY REQUEST AND DOCUMENTATION OF THE ADDRESS THEY ARE REPORTING WITH THE ACCOUNT I HAVE NEVER LIVED AT WHICH MAKES NO SENSE I'VE HAD SEVERAL ITEMS IM FIGHTING ALONG WITH THEM FROM THIS SAME ADDRESS. IT HAS CLEARLY GONE UPON DEAF EARS. TRANSWORLD SYSTEMS HAS YET TO PROVIDE ME WITH A ORIGINAL CONTRACT OF SOME SORT THAT HAS MY ORIGINAL SIGNATURE AND DO NOT PROVIDE ME WITH A BOLIER POINT BILLING STATEMENT OF CHARGES. ONCE AGAIN I'M SO UPSET ABOUT THIS AND IT'S APPARENT THAT WHEN YOU ARE A TRUE VICTIM OF IDENTITY THEFT AND YOUR IDENTITY HAS BEEN STOLEN NO ONE SEEMS TO CARE. THESE THEIVES WILL GO AS FAR AS TO PAY THE BILLS TO LIVE AS YOU.</p>	2882782

Date received	Issue	Consumer complaint narrative	Complaint ID
4/20/18	Communication tactics	Received phone a phone call last week from Trans World Incorporated regarding a debt. Informed them at that time that I was on medical leave with no income, would make a payment when able. Received a phone call XXXX from trans world on line XXXX at XXXX and was hung up on. Returned the phone call to that number and discussed again that a payment would be made in 5 weeks.XXXX XXXX receive an autodial call from XXXX, am identified and disconnected. Return the phone call, am identified and disconnected. Return the phone call, am identified and explain again that I have a XXXX account balance and am unable to pay until 5 week from today,Â's date. The representative pressed for a payment today still and I again explained that I have a negative checking account balance and am unable to make a payment today. I did offer to send blood. I then asked the representative if they were allowed to ,Âcontinue making harassing phone calls every 23 hours,Â and she informed me that she was allowed to call me every day to collect on a debt. I asked her if she was familiar with FTC regulations and she informed me that ,ÂYou and not the only person I call, Transworld is a big company with 1000,Âs of clients, I know what I,Âm doing,Â. I told her she was ignorant, she asked me to stop using profanity, I explained that the word ignorant is not a profane word. I asked her to identify the company she was calling on behalf of, she refused and transferred me to a team leader. I spoke with the lead and asked her if it was legal for her company to call me every 24 hours if we had made contact. She said it was not. I asked the lead if it was legal for the previous representative to use a threatening tone when demanding payment that day and she said it was not.I again informed her that I would make a payment in 5 weeks. I was not offered a post dated payment option. I was not offered a payment plan. I was only offered / demanded payment in full today.	2881852
4/19/18	False statements or representation	My first contact with TransWorld Systems was in XX/XX/XXXX when they called my XXXX year old mother in NY state while I happened to be visiting. I live in XXXX OR and there is no reason why they should even have this phone number. I would never give it out, its not where I can be reached, and I shudder to think to what extent they violated my privacy and personal background to get it. I was told they got it from the creditor which is a flat out lie. I gave them a payment of {\$95.00} which cleared my bank on XX/XX/XXXX. The creditor, XXXX XXXX XXXX XXXX in XXXX OR, as of XX/XX/XXXX has not received this, and at this point I dont know if they ever will. I called the TransWorld number on their paperwork and the call could not be completed while my cell phone displayed it as FRAUD. I got an Oregon number for them from the creditor, and the person who answered claimed this was not the right dept. and gave me the same number that I previously called. In other words, I have no way to even contact these people.I am increasing nervous that a shady company like this has my bank information and i certainly dont want them using phone numbers they should have no access to.	2880808
4/18/18	Attempts to collect debt not owed	Got a pre recorded message from Transworld Systems Inc on the XX/XX/XXXX. This is not the first time they have called. I called number back and was told i do not have a file with them. I have asked them numerous times to put me on their do not call list to no avail	2879727
4/18/18	Written notification about debt	I have requested to have an unfamiliar debt verified. I did not receive any validation, i.e. signature, contract, copy of ID. on XX/XX/18 I mailed a certified request of validation. I received a letter from them and they just verified my name and " total balance due "	2879894

Date received	Issue	Consumer complaint narrative	Complaint ID
4/18/18	Dealing with your lender or servicer	<p>Re : Erroneously Classified Defaulted Perkin Student Loans I would like to report suspicious activity and/or an alleged scam on behalf of XXXX College at XXXX XXXX located in XXXX XXXX Massachusetts. I am applying to graduate school and to my surprise I discovered through a FAFSA email on XX/XX/XXXX that I am ineligible for federal student aid because I have student loans in default. According to the XXXX XXXX, I have two Perkins Loans in default, as last reported on XX/XX/XXXX. Loan 1 is for the amount of {\$2000.00}, disbursed on XX/XX/XXXX Loan 2 is for the amount of {\$1500.00}, disbursed on XX/XX/XXXX. These loans were acquired while I attended XXXX College at XXXX XXXX at the age of XXXX.</p> <p>I am questioning the practices that were employed on my behalf, when I was an underage non-traditional XXXX XXXX. I am unaware that these loans were not included in the forbearance/deferment programs my federal loans are under. To date, Ive never received any repayment communications from XXXX College at XXXX XXXX and/or their associated loan servicers. XXXX College at XXXX XXXX Financial Aid department has had consistent staff turnover, and the Financial Aid Director has changed each school year. I have never seen or signed my financial aid paperwork in-person at the schools office or been given any copies of digitally signed documents. In addition, my financial aid package fluctuated each semester, covering a different portion of my tuition and fees, with unclear processes to continue my enrollment.</p> <p>I am unable to locate these loans in order to petition the default status and make subsequent appropriate repayment arrangements. These loans servicer, according to Federal Student Aid, is XXXX College at XXXX XXXX and the listed phone number to contact is XXXX. Therefore, I contacted the XXXX College at XXXX XXXX Financial Aid office on XX/XX/XXXX. I was referred to XXXX XXXX to resolve my problem. I followed up with the number I was provided with. I then discovered, XXXX XXXX is no longer a company and these loans were transferred to XXXX XXXX. Next, XXXX XXXX informed me that my account has been transferred to Transworld Systems Inc. According to Transworld Systems Inc, my account is inactive. I am now in jeopardy of a wrongful lawsuit or wage garnishment from a debt collector/ loan servicer to no fault of my own.</p>	2878015
4/18/18	Attempts to collect debt not owed	<p>The issue o have is not with the medical provider, XXXX XXXX, rather it is with the debt collector, Transworld Systems Inc (TSI).</p> <p>I had a balance due for XXXX XXXX in the amount of {\$20.00} for services in late-XX/XX/XXXX. That amount was paid to XXXX XXXX on XX/XX/XXXX.</p> <p>On it around XX/XX/XXXX, I received a letter from TSI dated XX/XX/XXXX noting this bill had been sent to collections. Upon contacting XXXX XXXX, they showed no balance due and sent me a receipt of payment from the payment made XX/XX/XXXX.</p> <p>I then tried contacting TSI numerous times between XX/XX/XXXX and XX/XX/XXXX originally at the number on the mailed letter (XXXX) and then through a number on the TSI website when 5 calls to the printed number ended up in a disconnected call due to a mailbox being full. When I called the number on the TSI website, I was transferred to 2 different agents who both told me they couldnt access any XXXX XXXX accounts and they tried to give me the number that Ive been trying to call for the last week. I asked to speak to a supervisor and The agent at TSI was unwilling to do anything other than give me the number I already had that wasnt able to connect to anyone.</p> <p>This is highly frustrating likely fraudulent business practices that have now taken me over an hour of time to attempt to address. Please make sure TSI doesnt do this to others.</p>	2879679
4/17/18	Written notification about debt	<p>Date:XX/XX/2018 Amount : {\$100.00} Debt Collector : Transworld System Inc Creditor : XXXX XXXX XXXX XXXX They mailed a letter saying that I missed a toll or so they said because they had my address incorrect in there system. I never received the mail. They then send another notice which I received and called them. They admitted they had the wrong address in the system. They however did not take off the {\$100.00} penalty. These actions are unlawful and demeaning. I called several times and everyone I spoke to is so rude and does not want to help me out even tho I have an XXXX XXXX in good standing and never had an account issue. Please help me. Thank you</p>	2878492
4/17/18	False statements or representation	<p>I have attempted to satisfy my past due toll amounts with the XXXX (XXXX XXXX XXXX). While in communication with them, they informed me, Transworld Systems Inc was handling the collections. XXXX, stated they can not process the payment.</p> <p>I proceeded to contact, Transworld Inc. At that time they informed me my balance totaled {\$1300.00}. Of that amount {\$170.00} was the " actual " toll amount and {\$1200.00} were " Processing " fees.</p> <p>As our discussion continued i asked Transworld if they " owned " the debt. They informed me they do NOT own the debt and are just a collection agency.</p>	2877695

Date received	Issue	Consumer complaint narrative	Complaint ID
4/16/18	Attempts to collect debt not owed	Health Insurance Claim submitted on XX/XX/XXXX for XXXX XXXX. Insurance received 2 claims for that day, both under billing for XXXX 1st) Amount paid was {\$91.00} 2nd) Amount paid was {\$50.00}. Total paid was {\$140.00}. No CoPay charges. Collection agency claims creditor (XXXX XXXX - XXXX XXXX) submitted claim for {\$71.00} and my Insurance paid {\$61.00} and the {\$10.00} difference was a CoPay. Insurance has no record of any claims for that creditor, and I had no copay deductible for that period. This claim is fraudulent or incorrect by the creditor.	2876678
4/15/18	Written notification about debt	On XX/XX/XXXX I received a phone call from a male asking me for my date of birth to confirm a debt I owed. I told him I do not give out personal information like that to a random person I don't know over the phone. He then stated he was from transworld systems collecting for a {\$380.00} debt for XXXX XXXX hospital. I relayed to him that I've paid all bills I've ever owed. He said the outstanding invoice did not include an apartment number and an incomplete mailing address for me, which is why I never received the bill. I gave him the correct address to mail me the bill and any correspondence related to what he claimed I owed. As of XX/XX/XXXX, I still have not received anything in the mail. Upon obtaining a copy of my credit report, I saw that transworld negatively marked it up multiple times prior to XX/XX/XXXX. I went to their website to try to contact them or call, but the website contains no phone numbers or means of contacting them to request again the information they are trying to bill me for.	2875310
4/13/18	Communication tactics	Transworld keeps calling our home number looking for someone who does not live there and has never been associated with anyone in my family. We have asked numerous times to be placed on their do not call list. They say it takes 24 hours to have you removed yet its been 5 days since the last request and they still call every day. I've ask to talk to managers and I get the same story, it takes 24 hours yet they keep calling more than 24 hours later.	2874614
4/12/18	Took or threatened to take negative or legal action	I went to the ER for medical attention on XX/XX/XXXX. I started receiving multiple medical bills for the services provided. I had medical coverage with XXXX. The benefit statements from XXXX for the claims submitted were to be paid by XXXX. During the claim process, one specific provider in the amount of {\$2300.00} forward my medical bill to a collection agency, Transworld Systems Inc. They sent me a collection notices and I disputed it, notifying TransWorld that XXXX had paid the provider per XXXX 's billing statements. Thinking this matter was resolved and paid, I did not further investigate. I am going through the process of obtaining a business loan. This collection appeared on my credit report. I disputed it with the credit agencies XX/XX/XXXX. I contacted XXXX. I learnt there was an oversight on their end as far as paying the provider. They resubmitted the claim for process and conference in a call with TransWorld to explain what had happened. TransWorld assured they would contact the provider and confirm with them that the payment was made. I called TransWorld to follow up XX/XX/XXXX. I had to explain the situation and they told me not worry it was under review. I told them this was an urgent matter and I requested to speak to a Supervisor. XXXX XXXX XXXX came to the phone. I again explained my concern and told XXXX I had in my hand a letter that XXXX emailed me explaining the circumstances of their mistake and the provider had been paid. XXXX XXXX, said, he could not help me and he did not have control over the service provider response back to TSI. We would just have to wait. I requested a letter of deletion from TSI in order to provide it to my loan officer. He refused, and said TSI does not provide letters of deletion. After an hour of discussing this with him, I felt I was just being giving the run around. XXXX XXXX XXXX would say, we review each situation on a case-by-case, and then he'd say, they would just listed as paid in my credit report but not delete it. I didn't understand how he could take this stands when it is clearly a mistake and even enough I had documentation payment had been made to the provider. I asked him several times, how can you report this on my credit report if it is in accurate. He kept on referring me back to the provider and saying they (TransWorld Systems Inc) are only a 3rd party collection agency. I said, I understood, but TransWorld Systems Inc was the agency reporting the collection and no one else but them can report it. He would not agree with me on that. I this point, I knew XXXX XXXX XXXXs not in the business of helping people and I wasn't going to get help from him in resolving this matter. I went ahead and fax over the information anyway, XX/XX/XXXX/ XXXX XXXX CST. Even though he said there was nothing he would be able to do. I called back and asked for XXXX XXXX after I faxed over the documents. He refused to take my call. I was told it would take 24-48 hours to get the faxed documents uploaded into their system. I've never heard of a fax taking that long. It is clear to me, they are unwilling to incorporate with me. I tried resolving this in good faith with them to no avail.	2873781
4/12/18	Attempts to collect debt not owed	On XX/XX/XXXX I received mail dated XX/XX/XXXX from Transworld Systems , Inc trying to collect {\$1300.00}. Company could not produce any contract I signed for XXXX XXXX. Their company buys debt from others looking for revenue. I received no phone call or letter. Most companies trying to collect debt in Maryland from Delaware and Pennsylvania offices are frauds. My information was either sold or obtained fraudulently by this Creditor operating in the most discriminatory areas on the XXXX XXXX. I do not owe Transworld Systems, Inc. Someone sold my information without authorization or this company tracking my credit score. I do not have use XXXX XXXX XXXX	2872454
4/11/18	Written notification about debt	I have sent numerous debt validation notices and never received a response back from the creditor. As per the Fair Debt Collection Practice Act (FDCPA), a creditor is supposed to response and no attempt to collect until they have responded. However, this creditor has not responded and is still attempting to collect, which is in violation of the FDCPA.	2872347

Date received	Issue	Consumer complaint narrative	Complaint ID
4/11/18	Written notification about debt	TransWorld Systems has violated x 15 USC 1692 by continuing collection activity after a cease and desist and 15 USC 1681 by failing to report complete and accurate information to credit reporting bureaus.	2872005
4/10/18	Threatened to contact someone or share information improperly	XX/XX/XXXX transworld systems contacted my job and asked for me. When I came on the line they said I owed XXXX and if I dont pay Ill have a warrant issued for my arrest. I told them first off this is my job your calling and these call are recorded he cut me off and said the bill was for an ER visit XX/XX/XXXX I told them I have insurance and didnt have an er visit and told them not to contact my job. XX/XX/XXXX I was on break when I came back I almost passed out. They called back again but didnt speak to me instead they spoke to my coworker and told him what Was owed what hospital it was for and what date and said the police would be getting involved. Unbelievable I checked my credit on XXXX XXXX they have it on their I dont know what they are talking about I dont owe them.I work for XXXX XXXX and the phone number is listed for everyone to call so there was no way to block their number. Nothing can be done from their end but just to hang up on them.	2870238
4/10/18	Communication tactics	XXXX XXXX XXXX is calling me everyday about my student loan debt and harassing my wife as well everyday, when we have a high risk baby at home who needs 24 hour care and sleep. They are demanding I have to pay or my wife pay whom is a stay at home mother and takes care of our children and her sick grandmother. They yell with a threat to pay the total amount of 75,000+ dollars for private student loan debt. They are not my loan owner lender originator nothing and will not work with me just like XXXX would not work with me when I only make XXXX a year with a family of XXXX and 3 dogs. How in the world does their math equate me making any type of payment. And they keep calling me everyday telling me to make the full total payment like my financial situation changed and I just won the lotto jackpot overnight. I told them stop calling my wife, she has enough to deal with already and she did not create this debt. If you have a solution on how we can work something out I all ears but this is just ignorance on you and your company to call everyday making demands of total payment when I get paid today the same as yesterday and its enough to feed my family.	2870651
4/9/18	Took or threatened to take negative or legal action	<p>I am currently being sued by XXXX XXXX XXXXXX/XX/XXXX and I believe the lawsuit falls under the consent order issued by CFPB.</p> <p>I am filing a complaint so that if the plaintiff is violating the consent order by failing to withdraw the case, the CFPB can take proper action against NCT for the violation.</p> <p>I am being sued under MD code 3-306 (affidavit judgment for assigned consumer debt), since the affidavits filed by the plaintiff are signed by a representative for Transworld Systems Inc, and they are swearing to personal knowledge of the debt, assignment of the debt, etc, I believe this qualifies as one of the lawsuits the consent order was attempting to address in paragraph 49.</p> <p>I greatly appreciate the time of anyone reading this complaint. Thank you for your time.</p> <p>-XXXX XXXX</p>	2869472
4/9/18	Communication tactics	Over the past several months I have been receiving calls stating " This is Transworld Systems Inc., a debt collection agency, calling about a debt, any information provided can be used against you " The calls never identify my by name or specify what the debt is. My credit score is over 800 and I have no outstanding debt that I am aware of. The calls all display the local (XXXX) area code and when I block the number on my phone, I get another call in a couple days from a different number. I have over 15 blocked numbers for them stored in my phone at this time. The messages all say to " contact XXXX XXXX @ XXXX and refer to claim # XXXX. " I am not about to answer or call a number which may be a phishing scam, since they have provided specific information.	2869731

Date received	Issue	Consumer complaint narrative	Complaint ID
4/9/18	False statements or representation	<p>XXXX XXXX XXXX tried to collect a sum that was incorrect from me. When I called them on the phone to explain that I owed them {\$370.00} less than what they were attempting to collect based on what my insurance company had paid me to cover the costs, they agreed. My insurance company had sent me checks to cover certain costs that were covered, but a month later, requested a part of that payment to be returned to them, which I did.</p> <p>Because of this experience, I told XXXX on the phone that I would call them back to pay the bill once I confirmed with my insurance company that they were not going to rescind any more of the money that they had provided to cover this bill.</p> <p>After I confirmed with my insurance company that they were not going to take back any more of the money they had paid, I called XXXX to pay the bill. I was left on hold for many minutes and was finally told to "leave a message" because no one was available to answer my call. I kept calling and leaving messages every time I would receive another bill and I only received 1 call back from them (which I missed when picking up my child from school).</p> <p>I have just received a collections notice from Transworld Systems for {\$370.00} more than what was agreed upon, an action that will now impact my credit score, which I take very seriously.</p> <p>This company has been deceptive in its debt collection procedures -- charging me more and then making it impossible for me to pay my bill with them over the phone.</p>	2869952
4/6/18	Dealing with your lender or servicer	I was forced to use private loans to pay for college in XX/XX/2004 with XXXX XXXX XXXX. The loans were sold to Transworld. I have defaulted on the loans and I, along with my father who co-signed, am now being sued by XXXX. They have harassed me over the last couple of years, threats to my father and myself to take our property. We have received robo calls non-stop which even continued since the court papers were issued. XXXX had several cases against me, 4 of which have been dismissed due to their failure to appear in court. The 5th case is due in court this month after being continued several times at the request of their attorney. I'm trying to research the complaints against XXXX because I believe I am a victim of false documentation and falsified affidavits along with being sued past the NC Statute of Limitations. According to their paperwork, my last loan payment was in XX/XX/2009 and XX/XX/2011, court papers were filed in XX/XX/2015.	2866985
4/6/18	False statements or representation	I was sent a letter saying that I owe XXXX. I attempt to contact this firm to settle the debt, and they have no record of my account. I attempt to pay online and my account is linked to another person's information saying I owe over \$2k to a utility company I have never heard of.	2867058
4/6/18	Communication tactics	The medical debt collection agency calls at least once a day, sometimes twice. sometimes they are robo calls, sometimes a live person. the number they call from is XXXX	2866973
4/5/18	Attempts to collect debt not owed	<p>On XX/XX/XXXX, I went to XXXX XXXX XXXX Emergency Room in XXXX MD. I was treated there and I had health insurance. I was covered under XXXX for You.</p> <p>On XX/XX/XXXX I received a bill for {\$810.00} from Transworld Systems stating that they now owned the debt I had with XXXX XXXX XXXX.</p> <p>I reached out to the hospital, the debt collector, and my insurance company and it appears nobody will help me out.</p> <p>The hospital is now saying they have nothing to do with it, the debt collector is saying that they can not submit anything to the insurance company, and the insurance company is saying they wouldn't approve it even if it was submitted (because it's over a year old).</p> <p>This is not a debt I should owe. I was covered for this service on this date. It was and is the fault of the hospital for not sending this to the insurance company. They are claiming that they sent me letters asking for insurance, but the address they claim to have used is not my address - and hasn't been for over 3 years.</p> <p>So, basically, the debt collector wants me to send them {\$810.00} for something I should have never owed a XXXX for - and because they sent me this correspondence over a year past the date of service, my hands are completely tied. This is negatively affecting my credit score, which is what I am trying to clear up.</p>	2865888
4/4/18	Communication tactics	I owe a debt of XXXX for a future pay account that the debt collection agency Transworld Systems Inc is handling I set up a payment plan monthly with them I been making my payments ever month on time but they keep calling not me but my husbands cell phone constantly even after repeatedly telling them that is not the correct number to be calling and to stop they apologize and tell me they removed his number and I give them my number but they continue to call him I call them back they tell me the same story they removed his number but yet continue to call him about a debt that is being paid and has nothing to do with him they never call me even after I give them the correct number	2863712

Date received	Issue	Consumer complaint narrative	Complaint ID
4/4/18	Attempts to collect debt not owed	My credit card (XXXX) had unauthorized transactions via XXXX XX/XX/2017. Two charges of {\$370.00} from someone who had shipped something using my card number. XXXX immediately sent a new credit card and voided the charges. I received invoices from XXXX for a remaining balance of {\$110.00} and {\$370.00} and called them to inform them of the fraud. They voided the charges as well so now there is a balance of {\$0.00} on their end. I called Transworld Systems Inc. (Collections) telling them what had happened. They are saying that I owe two balances of {\$120.00} and also {\$420.00}. They told me they are waiting on XXXX to give them the information, but case has been closed since everything was resolved in XXXX and there is a {\$0.00} balance. I am concerned about my credit score since they are trying to collect money from me that I do not owe. I filed a police report and also obtained case numbers from fedex today. XXXX said they can not reopen the case due to the date and there not being a balance. This sounds like something that should be resolved between XXXX and their collections agency, but if neither party are in contact with each other, I'm assuming my credit will take the hit if no actions are taken. I currently do not have a way to scan all of the documents into the attachments, but I am happy to provide whatever is needed via fax.	2864835
4/4/18	Written notification about debt	Received a note in the mail from Transworld Systems , Inc. They claimed that they sent me a letter in the mail about a toll charge that was not paid in XXXX. I never received the letter because they sent the violation letter to the wrong address. I offered to pay the toll charge and they insist in charging me XXXX over the XXXX for not responding on the letter that they mailed to the wrong address. They don't seem to want to accept their mistake. My account with them has been put under dispute. I would pay the toll with no problem but a XXXX violation for not receiving a letter or knowing that my XXXX didn't ready when crossed the toll bridge is unacceptable. When you can them to try to solve the issue they are rude and disrespectful on the phone.	2864836
4/3/18	False statements or representation	I had a credit card with XXXX, a retail store that is on military bases. in XX/XX/2008 it went into default for XXXX.. never received anything from them until TRANSWORLD SYSTEMS INC started garnishing my wages at 25 percent and is garnishing a total of about XXXX. Never got a communication or sopona to appear in court, never received any letter from either XXXX or TRANSWORLD SYSTEMS INC. Also the garnishment is showing as a Student loan, I do not have any student loans. Apparently Transworld systems is also part of the same group of which XXXX XXXX is a part of. About 3 years ago i was going through the exact same thing with XXXX XXXX and eventually they returned the Money they were Garnishing and stopped Garnishing me after an inquiry from CPFB. I never learned what happened because CPFB doesn't disclose the results of their inquiry. Student with one loan- Federal XXXX TRANSWORLD SYSTEMS INC XXXX XXXX	2863511
4/3/18	False statements or representation	The insurance company XXXX (XXXX XXXX XXXX , XXXX) advised that the claim was filed and they requested numerous times from the hospital additional information that they did not receive to process the claim. The Hospital (XXXX XXXX) states that the insurance company needed a medical release form for any pre-existing medical condition from me and that was holding up the processing of the claim. The insurance company was provided a medical release from me when I purchased the insurance policy to review any pre-existing conditions and they never requested from me an additional medical release so that information is untrue. The hospital turned the debt over to Transworld Systems Inc., who has never contacted me only reported it my credit report the incorrect dates for services and amounts and I have contacted them several times about this and they advised that XXXX XXXX has confirmed that they have the correct dates and amounts which is untrue. When I contacted XXXX XXXX they gave me different dates and amounts which I have recorded. Additionally, in one of my most recent telephone conferences with XXXX XXXX I was advised by a billing supervisor that they claim was not filed correctly and that this account would be wrote off their books. The hospital also filed the claim with XXXX XXXX and XXXX XXXX insurance companies neither of which I had medical insurance with. The dates I was in admitted for observation are XX/XX/XXXX and XX/XX/XXXX. The billing statement sent to me from XXXX just a couple weeks ago shows billing charges for XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX which are incorrect. The collection agency has the amount of XXXX to be collected on my credit report and the hospital is stating that I owe XXXX that include charges for dates that I was not even in the hospital and the year as XX/XX/XXXX not XX/XX/XXXX. I have tried several times to get this matter corrected and neither the hospital, the insurance company nor the collection agency are willing to help. I advised them that I would be filing complaints with the Missouri Attorney General 's office, the FTC and the XXXX XXXX XXXX. The billing supervisor at the hospital advised me that I should also file a complaint with the state health medical insurance agency also and laughed. This is almost 6 years old and I am tired of fighting with the hospital, insurance company and collection agency. They know what they are doing is wrong.	2862852

Date received	Issue	Consumer complaint narrative	Complaint ID
4/3/18	Attempts to collect debt not owed	<p>Transworld Systems , Inc is a debt collector for XXXX. In XX/XX/XXXX I moved from XXXX to XXXX and paid all utility bills in full prior to relocating. In XX/XX/XXXX I noticed XXXX added a collection account to my credit. I disputed this information with XXXX and provided my proof of payment in full. They removed their account but in turn sold the account to Transworld Systems , Inc in XX/XX/XXXX. In XX/XX/XXXX I signed up with a Credit Counseling company called XXXX and I provided Transworld Systems , Inc with a certified letter asking them to validate this debt within 30 days. They never provided the information but removed the erroneous information from all 3 credit bureaus. On XX/XX/XXXX, I received an alert from XXXX XXXX that a new collection account is on my credit and my score dropped 15 points. This new collection account is from Transworld Systems , Inc with an original creditor as XXXX. I have been disputing this for 4 years and initially XXXX removed it but sold it to Transworld Systems, Inc. I disputed with Transworld Systems, Inc and they removed it since they couldn't validate the debt and now this is the 3rd time this has appeared back on my credit file. I have not received any letters in the mail or received any phone calls from a live person to discuss this since I spoke with XXXX in XX/XX/XXXX. Transworld Systems , Inc and XXXX are working to erroneously add items to my credit without following any of the CFPB regulations regarding reporting delinquent information to the credit bureaus. Considering they removed the debt twice after receiving certified letters from me, proves the debt is not valid so I am not sure why they would legally be allowed under any CFPB or Fair Credit Reporting Act to continue to add erroneous items to my credit report after they have been disputed and removed.</p>	2863136
4/2/18	Written notification about debt	<p>Dear whom with concern, Hope all is well. I'm XXXX XXXX and thanks for your help.</p> <p>Actually, I got a letter from collection company 'Transworld System Inc. '.</p> <p>This is related with XXXX XXXX XXXX XXXX. I called to the company and they said it's about {\$320.00} for 3 toll violation collections. Each is {\$100.00} and the original amount is less than \$ XXXX. I don't know when was the violations. I have XXXX account and I always pay the toll automatically by the Tag by XXXX since XX/XX/2016. I have all the transaction histories.</p> <p>I called the XXXX and they told me it's already transferred to the collection company and they don't let me know when was the violations. And the collection company wants to contact XXXX.</p> <p>so could you contact them and adjust total amount? I'll pay for the original amount but I can not pay over {\$300.00} for them. And I'm worry about my credit history.</p> <p>I attached the letter for {\$210.00} and evidence of XXXX account since XX/XX/2016.</p> <p>Thanks, XXXX XXXX</p>	2862095
4/2/18	Attempts to collect debt not owed	<p>I went to XXXX XXXX Medical Center onXX/XX/XXXX I was billed XX/XX/XXXX and a check was written out to the hospital on XX/XX/XXXX and I do have a copy of that check. After I paid the bill I continued to receive collections notices of the same amount from Transworld Systems Incorporated. They clearly believed that I still owed the already-paid debt so I decided to call Transworld Systems Inc., unfortunately I did not keep track of those dates but I called several times. Someone eventually called me back to say the debt that was already paid would be resolved. I decided to send them a letter and proof of payment this was sent on XX/XX/XXXX. As of todayXX/XX/XXXX they still have the debt of {\$120.00} as still owed, even though it was already paid. I would just like to know when this will cleared if ever? I was notified by my bank sometime in late XX/XX/XXXXthat the so-called debt of {\$120.00} was bringing down my credit score. I do not know what else to do at this point. I have all my papers, bills and a copy of the check that was maid out to the hospital.</p>	2861802
4/2/18	Attempts to collect debt not owed	<p>XXXX XXXX, XXXX XXXX XXXX XXXX.</p> <p>XXXX XXXX, Pa.XXXX On XX/XX/2017 my wife traveled on the XXXX XXXX XXXX making 4 trips, she said that she paid each time with cash, but didn't get a receipt. I received written notice that my vehicle failed to pay this toll, after some back and forth a company named " Transworld Systems Inc. " contacted me via a written notice that they were now attempting to collect this debt on behalf of XXXX XXXX XXXX XXXX.</p> <p>The amount was {\$220.00}, after several phone calls Transworld Systems Inc., said they would agree to a payment of {\$120.00} as payment in full and that they would notify XXXX XXXX XXXX XXXX that the debt was paid in full by way of this settlement.</p> <p>Transworld Systems Inc.</p> <p>XXXX XXXX XXXX XXXX, Oh. XXXX</p>	2861518

Date received	Issue	Consumer complaint narrative	Complaint ID
3/30/18	Problem with a credit reporting company's investigation into an existing problem	I closed an account with XXXX as I sold the home. Moved to XXXX from XXXX. Even though I gave my forwarding address, I never received any kind of final statement. I never even thought about it until I heard from XXXX a year later (XX/XX/XXXX-XX/XX/XXXX). I paid the bill immediately over the phone and expressed my anger that I had never heard from them before now. TSI told me that if I paid it would be not be reported. It is on my credit report (as paid but late) and costs me money as it affects my credit score. I have spoken to both XXXX and TSI. Each says the other is responsible and neither one has the power to remove this from my report as neither one placed it. I am very frustrated with the lack of resolution from a debt I would have paid had I ever received a statement and did pay over the phone once I heard about it! Help!!!	2860079
3/30/18	Threatened to contact someone or share information improperly	These are the following accounts TransWorld Systems Inc/XXXX XXXX # XXXX TransWorld Systems Inc/XXXX XXXX # XXXX	2859346
3/29/18	Took or threatened to take negative or legal action	Now this debt which is passed the statute of limitations in the state of Texas is sold to this company who is now harassing me regarding this debt and has threatened to place it on my credit reports for all 3 bureaus and take legal action. They continue to call and hang up on my phone while I am at work. They call from different numbers stating they need have documents or issues. One day I believe they even called me before XXXX XXXX. They call 4 times a day on my cell at least daily. I have not given them permission to call me or my cell. They dont leave messages. I feel threatened. I am being harrassed day and night. This company does not have a surety bond in the state of Texas to collect, which is required. Yet, they continue to attempt to collect and violate Texas law. I filed a compliant against this company with the Texas attorney generals office. I am also seeking a class action lawsuit with my attorney due to the mental, emotional and medical stress and distress this is causing me as a XXXX a patient awaiting XXXX. Texas Surety bond information as required by Sec. 392.101 - my original signature on the application from the creditor - my original signature on an application with your office consenting to any service. Please note XXXX XXXX and XXXX are bonded in the state of Texas and are required to comply with Texas Finance Code. If a debt collector has failed to respond to your debt validation request, then they have essentially admitted, per Texas Finance Code 392.202 (b) (2), that the debt in question is inaccurate. Per this requirement you must delete this trade line or not place it on my report altogether if you do not have sufficient time to complete an investigation to validate this debt in 30 days according to Sec. 392.202 (d) (1) Also per Texas Finance Code 392.202 Correction of third -party debt collectors or credit bureaus files. I request immediate notification by mail if this alleged debt is sold or transferred per Sec. 392.301 (a) (4). Please reply with your response via US MAIL. Do not contact me by phone as it is inconvenient. Do not contact my family, acquaintances, or employer in any manner. Please note I am fully prepared to pursue my rights for the harm this inaccuracy has done to me. Sec. 392.403. CIVIL REMEDIES. (a) A person may sue for : (1) injunctive relief to prevent or restrain a violation of this chapter ; and (2) actual damages sustained as a result of a violation of this chapter. Please also note Texas BCC17. I demand that you will not sell, transfer, or assign this debt per Sec. 392.301 (a) (4) Regards	2858115
3/29/18	Communication tactics	XXXX XXXX or XXXX XXXX mostly calling from XXXX GA using numerous numbers such as XXXX. I have texted back to them at least 10 - 30 times about repeated calling. They just call from a different number from XXXX GA. This happens several times a day even weekends. This is truly consumer harassment. Anything you can do to stop this will be much appreciated. They are calling both my home phone and cell phone. My home phone number is XXXX and my cell phone number is XXXX. Thanks so much. Appreciate this greatly.	2858643
3/28/18	Communication tactics	Harassment, including multiple calls daily and evenings for months by this predatory collection agency (note : I have no debt whatever as confirmed by my credit monitoring agency) seeking to acquire personal information. Company is XXXX XXXXXXXXXTransworld Systems Collection Agency at XXXX. They violate no call list instructions and are widely known to be fraudulent and abusive. I am not interested in your sending them comments or notifying them of anything. They are aware of their illegal activities and do not care. Action needs to be taken to investigate their illicit actions and close them down.	2856806
3/28/18	Communication tactics	I have made payments to this company on top of they are garnishing my wages I have asked them not to contact me or my wife about this debt. They still call my Wife everyday and myself three time a week.	2856809

Date received	Issue	Consumer complaint narrative	Complaint ID
3/27/18	Struggling to repay your loan	<p>My private student loans from XXXX XXXX XXXX XXXX XXXX , Trans World Systems, were being serviced by XXXX. I was unable to make the monthly payments, and I was not allowed to contact XXXX XXXX XXXX XXXX directly. XXXX claimed that they are the only agency I can correspond with in regard to the matter.</p> <p>XXXX urged me to write a letter explaining my situation, and that they would forward it on to XXXX XXXX XXXX XXXX XXXX on my behalf. That letter is at the end of this statement. I never heard back from XXXX, and XXXX kept telling me there was nothing they could do on their end. The loans are now being serviced by XXXX XXXX XXXX XXXX. Apparently this is the servicer XXXX uses for delinquent debt and uses strong-arm tactics to get their money. They will not accept a financially viable payment solution, and will only accept a payment plan that is far beyond my means, with a massive up-front " good faith " payment. It is untenable, and they are now threatening to sue myself and also my mother who is the co-signor.</p> <p>----- Here is the letter that was sent : To whom it may concern, I just finished speaking with one of your customer service reps, who was very nice, but said there was nothing she could do for me. She recommended that I send this email, asking you to pass this information along to the lender to see if there is anything they can do for me.</p> <p>AC # ***** XXXX XXXX.</p> <p>Apparently, back in 2010, I used up my one & only forbearance option, and am now unable to get the loans current again. I was given a reduced payment plan back in XX/XX/XXXX, but it did not make the account current and now there is a huge past due balance on the loans. I am unable to bring the account current, and do not see any possible way to bring it current.</p> <p>My credit has been absolutely destroyed by this account, dropping it over 350 points since last year, making it impossible refinance it. The current payments are just a little higher than I can afford, but what is worse is that the past due is untenable and is just making the delinquency worse & worse every month.</p> <p>I really need the account to somehow be brought current, so that I can make normal payments and no longer be delinquent. Please help!</p> <p>Sincerely, XXXX XXXX.</p> <p>----- And here is the confirmation of XXXX ' receipt of this letter : Thank you for contacting XXXX XXXX XXXX (XXXX)!</p> <p>A request has been submitted to have your lender contacted. Please allow up to 10 business days for processing. We can not provide a response time for your lender nor can we guarantee an outcome. Correspondence will be sent once a response has been received to advise you on the outcome.</p>	2856444
3/27/18	False statements or representation	<p>XXXX XXXX XXXX is trying to collect a shared private school debt of \$ XXXX from myself only. They have yet to show me proof of signatures on these loans or the proof of the exact amount owed. This entity is currently under a law suit by the federal government and I want to make sure they arent coming after me unlawfully.</p>	2856350
3/26/18	Attempts to collect debt not owed	<p>Due to misunderstanding, medical debt was sent to collection. I sent a check immediately to the address in the letter for the amount of {\$52.00}. The check cleared on XXXX, but I continue to get letters from the collection agency saying I still owe the debt. I communicated back to them AND to the original XXXX. to stop with the letters, but today I received yet another one.</p> <p>Transworld Systems Inc Collection Agency XXXX XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX.</p> <p>I am concerned it could impact my credit when I handled it as soon as I knew the XXXX. office didn't consider the matter settled.</p>	2855235
3/25/18	Attempts to collect debt not owed	<p>I have recently started learning about credit, so I made a XXXX XXXX account. There I saw a list of collection accounts that I have no knowledge of.</p> <p>I fear that I may be victim of identity theft.</p>	2853758

Date received	Issue	Consumer complaint narrative	Complaint ID
3/25/18	Problem with a credit reporting company's investigation into an existing problem	XXXX XXXX spoke with responents in reference to fraudulent account on credit report. Representative advise me that the negative report will be removed from credit report and the report is still on present showing negative and it will not let me dispute due to inaccurate and the company not being able to prove when the services was conducted. I want this negative report removed from my credit report.	2853655
3/23/18	Problem with a credit reporting company's investigation into an existing problem	A derogatory remark from XXXX was added to my credit report in XX/XX/XXXX. The remark is being reported as a new collection account for something that is old. It is listed that the account was open in XX/XX/XXXX. I contacted the company and was advised that the account was closed in XX/XX/XXXX. I spoke with three people (a rep named XXXX XXXX, a supervisor named XXXX XXXX and a rep in credit named XXXX XXXX). Neither of these people offered assistance in trying to resolve my concern. This company wants me to pay a debt and wait seven years for it to fall off of my report (at that time it will be a 12 year old debt). The account appears to have been assigned or sold to another company and this company is reporting it as a new debt. They are not willing to correct my report.	2852480
3/23/18	Communication tactics	I called to resolve a debt for my daughter that's a minor under XXXXyr old on XX/XX/18 which myself holds the insurance information & was told that I cant take care of it without her permission. amount is {\$490.00} she should not be responsible for a debt that I have insurance for.	2854086
3/23/18	Attempts to collect debt not owed	I had health insurance through a company called XXXX XXXX in XXXX. The company went bankrupt and the state took over reimbursements. I have sent Transworld Systems a letter from the Department of Financial Services and they STILL keep sending me letters. The Bill was from XXXX XXXX XXXX for lab work in the amount of {\$33000.00}. The date was XX/XX/15	2852766
3/23/18	Communication tactics	This company, with whom I have no business, has called me three times this week during my working hours. They refuse to tell me what type of company they are or what they want. After looking them up online, they seem to be debt collectors. I do not have any accounts that are not under payment and have run my credit report to verify. I have advised to not call, yet they call still. They are asking for my personal information (address, license number). I have advised them if they have business with me to send in writing through the mail, but they become hostile demanding my address to " confirm. " If they have this information, they can mail me, as I have no way to confirm who they are nor what they want. They are unable to prove who they are and quickly end call when you call them out for being scammers and harassment. XXXX has called on XX/XX/XXXX at XXXX XXXX and XX/XX/XXXX at XXXX XXXX XXXX has called on XX/XX/XXXX at XXXX XXXX (XXXX, I have a copy of this recorded call as well)	2852523
3/23/18	Written notification about debt	XX/XX/16 I sent certified letter to this company requesting validation of this debt and the letter was returned to me - no mail receptacle unable to forward	2852606
3/22/18	Dealing with your lender or servicer	I have repeatedly requested information from XXXX XXXX XXXX, XXXX (" XXXX ") regarding payment due dates and loan statements. Specifically, I currently receive no notice, either through email or regular mail, about payment due dates. Further I receive no notice about when a statement is available for download from the XXXX website. I reached out to XXXX on the following dates asking that it fix the problem : XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX. XXXX has either ignored my inquiries, provided non-responsive answers, or incorrectly stated that the problem had been fixed.	2850530
3/22/18	False statements or representation	My 2018 tax return was taken to pay off this debt I had for Transworld Systems Inc for my XXXX XXXX Credit Card. By the statement I received on XX/XX/XXXX it stated that my balance before payment was {\$6200.00}. A payment of {\$4600.00} was made onXX/XX/XXXX. This credit collection agency only applied {\$1400.00} to the balance. If they applied the whole amount that was paid on this account the balance would be at {\$1600.00}. I have reached out to this company to provide me a itemized bill but they have never sent me one. They have taken the payment and not honestly applied the right amount to the balance on my account. The have refused to provide me any itemize statement of where the remaining money I paid was applied to.	2851855

Date received	Issue	Consumer complaint narrative	Complaint ID
3/21/18	Attempts to collect debt not owed	<p>Dear Sir/Mam.</p> <p>I have noticed a Fraudulent utility account on two of my credit Burues XXXX and XXXX. This account is coming from XXXX XXXX, which later I found out that they sold this Debt to a collection agency called Transworld Systems Inc. I have Filed a police report with local and federal law enforcement, including the FTC. US. District attorney 's office, I also mailed these Police reports over to all three national credit Burues. I recently received a letter in the mail from XXXX that stated even with a police report and my FTC report that I have submitted as Fraudulent activity to them on my report, they stated they will not remove this item even if I have a police report. The company and collection agency are in clear violation of my rights. I also called Transworld Systems Inc. And all they did was over talk me and kept saying " so how would you like to pay this Debt " the agent did not care if I was calling about a fraud claim and according to the law I have rights regarding disputing fraudulent activity. Unfortunately I was never able to get my concerns heard all they cared about was money that I Do not owe. In this situation I also recorded the phone call and date and time of call with the agent, if later I need it for evidence.</p> <p>In closing I have submitted federal FTC Documents to all three bureaus along with a police report, in addition I also had an issue with this copay a while back for the same item I am now redispating yet again, it was removed from my report from XXXX XXXX after I filed a claim, in fact I do have older credit reports showing that this item has been deleted, then it was sold to Transworld Systems Inc. And it is back on my reports again. So thus time I called the police and filed paper work so I will stop being harassed and having this fraudulent account on my reports. After I reported this item to the credit Burues with police reports, then I immediately received a letter in the mail for payment on the account which is in Dispute, clearly another violation of the law was broken because Disputed accounts can't be asked to be paid while their in Dispute.</p> <p>My rights are being violated as a consumer, and I did as I was told to do and that was to file a police report and I also filed an FTC report claiming the fraudulent account.</p> <p>In closing I'm reporting both XXXX and Transworld Systems Inc. These companies clearly did not follow the law. Next I'm going to report this to the US attorneys office fraud and protection department.</p>	2849649
3/21/18	Attempts to collect debt not owed	<p>On XX/XX/XXXX, a heating and air conditioning company named XXXX XXXX XXXX XXXX located in XXXX, TX, refunded {\$70.00} to my credit card at my request. I did not receive an invoice or any communication from XXXX XXXX regarding an amount due. On XX/XX/XXXX, eleven days later, I received collection notice for {\$70.00} from Transworld Systems , Inc.</p> <p>On Monday, XX/XX/XXXX, I spoke with the accounting department of XXXX XXXX. The person I spoke with, XXXX, indicated to me that the bill was in error and erroneously stated that XXXX XXXX handles collections in-house. When I asked for a written statement showing that our account had a XXXX balance, XXXX offered to send me an email.</p> <p>I requested that I also receive a written statement that no debt is owed from Transworld Systems, since they are a separate company based in Pennsylvania. At first, XXXX claimed again that XXXX XXXX collects debt in-house, but then stated that Transworld was indeed a separate company and that contacting them would be my responsibility. I requested that XXXX XXXX reach out to Transworld and request a {\$0.00} invoice for me since they were in error. I also requested to speak with a manager at that time.</p> <p>As of close of business Wednesday. XX/XX/XXXX, I have not heard from anyone or received anything from XXXX XXXX or Transworld Systems.</p>	2850412
3/21/18	Written notification about debt	<p>tsi a debt collector compay sent me a bill showing that I owe XXXX dollars regarding unpaid toll fee with XXXX on XX/XX/2017 (XXXX for toll fee and XXXX dollars for debt collector fee).</p> <p>I was disagree with this action because I remember I paid the toll fee in cash at that time and I travel to New York once a year and even if this is true that I may owe to XXXX the amount of XXXX us , I did not reveive anything by mail from.</p> <p>The debt collector company is trying to make me pay the total amount of XXXX us \$ which I dont accept.</p>	2850103

Date received	Issue	Consumer complaint narrative	Complaint ID
3/19/18	Written notification about debt	<p>I am filing a complaint again due to the agency failing to understand where they have conducted unfair practices and deception behaviors. As stated under the fair debt collection act 15 U.S.C. 1692 Additionally, in their first communication with the consumer, debt collectors are required to notify debtors about their ability to challenge the validity of a debt and to provide other basic information. Notify the consumer of their right to dispute the debt (Section 809), in part or in full, with the debt collector. The 30-day " 1692g " notice is required to be sent by debt collectors within five days of the initial communication with the consumer, though in XX/XX/XXXX the definition of " initial communication " was amended to exclude " a formal pleading in a civil action " for purposes of triggering the 1692g notice, [30] complicating the matter where the debt collector is an attorney or law firm. The consumer 's receipt of this notice starts the clock running on the 30-day right to demand verification of the debt from the debt collector. [19] Reporting false information on a consumer 's credit report or threatening to do so in the process of collection [28] The complaint again that I have stated the first time and nothing is being done on the company end to remove my account from the credit bureaus immediately. ask I have stated that they have FAILED to notify me of the debt. they have placed it on my credit report first before they have sent me a written letter.</p> <p>I received a notification on my credit report that a new debt has been added to my credit report in XX/XX/XXXX from TSI/XXXX. I contacted the reporting agency via phone to see what this was regarding the amount of {\$100.00}. I was told that it was for a medical bill I explained to them That I not once received a letter stating that a debt was owed for this medical bill and that they are violating the fair credit reporting act / fair debt collection act. Because I never received an original letter of the right to dispute or a letter stating that it will be reported on my credit report or resolved it before it went toward my credit report. The female that I talked to was extremely rude on the phone and refuse to understand what I was explaining to her how I know these laws are out there to protect the customers and she treated me like I did not know what I was talking about which the conversation ended in a verbal screaming, cussing, and match. I even stated that I will dispute it because I never received the right to dispute and she stated dispute it your not going to win it still will be on your report regardless which I find that is a complete abuse of authority I was originally wanting to resolve the matter before it went to my credit report but I was more upset that it went on my credit report because I did not want any damage done to my credit score. 3 weeks after the incident I received a letter for the amount I never received the original right to dispute before it is reported on my credit report before any damage was done to my credit score.</p> <p>As I have stated the laws in the first half since they do not believe that they have done any wrong the company response can be read on the last complaint as well. I believe that no corrective actions are being conducted such as removing the debt from the credit reports since they have violated to notified me of these " owed " debts.</p>	2848078
3/19/18	Took or threatened to take negative or legal action	<p>Transworld Systems , Inc. assumed debt from XXXX XXXX XXXX XXXX XXXX. I questioned the amount of debt and requested confirmation of the debt. In XX/XX/2017, Transworld notified me that I had 30 days to set up a payment program through them, or they would garnish my wages. I sent them correspondence within the 30 day time limit requesting to set up a payment program, but they garnished my wages anyway, with no notice to me that the garnishment began. I became aware of the garnishment in the change to my paycheck, from which they are withdrawing about {\$400.00} from each check.</p> <p>I also believe that they initiated collection and garnishment on this debt during the time frame that the federal court froze their collection practices during XX/XX/2017federal litigation against them.</p> <p>My file number with Transworld is XXXX. I am attaching correspondence with postmark showing I sent a timely response to their request within the 30 day limit they imposed on my account. I additionally called and left messages for them to contact me within that 30 day window of time, and they failed to return the calls, choosing to garnish instead.</p>	2847336
3/18/18	Written notification about debt	<p>Last month a collection account from Transworld Systems showed up on my credit report. I've received no mail or phone calls from this company. I disputed it with XXXX but never heard anything back.</p> <p>Today, Transworld again reported the account to XXXX and XXXX. I have no knowledge of this account and Transworld has never contacted me in any way, including sending a letter notifying me of their existence and therefore providing me with the opportunity to ask for verification of the debt.</p>	2846658
3/17/18	Attempts to collect debt not owed	<p>I pulled my credit reports from all 3 bureaus in XX/XX/. I noticed on one of my reports that there is a collection from Transworld Systems. I do not know what this debt is for or pertaining to and do not believe it is mine. I sent them a debt validation letter requesting documentation proving that this debt is mine on XX/XX/ via certified mail. I have not received any communication from them. I have disputed it with the credit bureau but it is still actively being reported.</p>	2846315

Date received	Issue	Consumer complaint narrative	Complaint ID
3/16/18	Dealing with your lender or servicer	<p>1. As of this date (XX/XX/XXXX) I have not received responses to letters sent to XXXX XXXX XXXX XXXX (UAS) (1) Letter addressed and mailed to XXXX, XXXX XXXX XXXX XXXX XXXX XXXX, WI dated XX/XX/XXXX ; and (2) Letter addressed and mailed to XXXX XXXX XXXX XXXX XXXX, IL dated XX/XX/XXXX 2. The lender XXXX XXXX XXXX XXXX XXXXs (XXXX) states it is the responsibility of the borrower to confirm enrollment status directly to XXXX at least once a year and the repayment policy is a three-month grace period after graduation and/or ending attendance in school. XXXX appears to apply the end of grace period each XXXXXXXX semester which is inconsistent with the provisions of the loan.</p> <p>3. Communication notices from XXXX do not provide dates when the document is sent and some notices are received around the same time which does not allow for timely response.</p> <p>4. XXXX erroneously reported to CRAs the account is past due when I was currently enrolled in school and had provided documentation to which they have yet to respond.</p>	2845435
3/16/18	Attempts to collect debt not owed	On XX/XX/18 I received a letter in the mail from Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX. I immediately called their XXXX number at XXXX XXXX XXXX. to dispute this debt. First person asked to verify my address. When the address didnt match up, the phone call was subsequently disconnected. I then made a second attempt. The second young lady was polite but insisted that since my address didnt match up in their system, she was not authorized to continue the call because there was nothing she could do to further verify why I received a debt collection letter. The letter shows that Transworld Systems Inc, represents XXXX XXXX XXXX XXXX, and claimed that I owed a current balance of {\$230.00}. However, I nor anyone under my household has ever had an account with XXXX XXXX XXXX XXXX. I request that Transworld Systems Inc, along with their client XXXX XXXX XXXX XXXX, remove any and all information linking me and my property from their database and systems. This is the first and hopefully final step in rectifying this mistake. I will accept a letter of confirmation that this mistake has been fixed.	2844654
3/16/18	Took or threatened to take negative or legal action	Transworld Systems inc. XXXX XXXX XXXX XXXX XXXX XXXX, Pa XXXX XXXX Date XX/XX/2018 our account # XXXX creditor XXXX XXXX XXXX XXXX 's Account # XXXX Current Balance {\$360.00} Called them to tell them this bill was not mine. Told them that I own vehicles and do not owe this. Transworld wanted me to verify my information or give them my information and when I refused they hung up on me. This is a false claim against me. It is a scam and would like you to help me so this is not on my credit, and put this fake company out of business. They are scamming people for their information.	2845379
3/15/18	Communication tactics	Company continues to send letters to family members. They also continuously call my cell phone as well as my family members landline numbers throughout the day which is highly annoying.	2843668
3/15/18	Getting a loan	<p>I RECEIVED A LETTER DATED XX/XX/XXXX FROM XXXX XXXX XXXXXXXX XXXX. (ATTACHED). THE LETTER INFORMED ME THAT THEIR OFFICE WAS RETAINED BY XXXX XXXX XXXX XXXX XXXX TO COLLECT A DEBT. I CALLED THE NUMBER PROVIDED AND EXPLAINED I HAD KNOW IDEA WHAT THIS WAS ABOUT. ALL MY STUDENT LOANS WERE CONSOLIDATED IN XXXX. I HAD NOT RECEIVED ANY BILLS FROM THIS COMPANY AND ALL OF SUDDEN IA MTHREATENED WITH A DEBT COLLECTOR. I TOLD THE ATTORNEY (XXXX XXXX) TO SEND ME PROOF OF WHAT HE WAS TALKING ABOUT.</p> <p>ON XX/XX/XXXX I RECEIVED AN EMAIL FROM MY FORMER BANKRUPTCY ATTORNEY 'S SECRETARY (ATTACHED) WITH AN ATTACHED LETTER FROM THE XXXX XXXX XXXX (ATTACHED). THEY SENT MY FORMER ATTORNEY DOCUMENTS SIGNED ON XX/XX/XXXX FOR A XXXX XXXX LOAN ... NOT XXXX XXXX XXXX XXXX BUT THESE DOCUMENTS WERE NOT MAILED TO ME. WHY? MY BANKRUPTCY ENDED A FEW YEARS AGO.</p> <p>I NEED HELP BECAUSE I DO NOT BELEIVE THIS COLLECTION IS CORRECT. I REFINANCED MY HOUSE LAST YEAR AND THIS NEVER CAME UP AS AN ISSUE. I CONSOLIDATED MY STUDENT LOANS AND YET I AM GETTING AN UNEXPECTED HARRASMENT FROM THIS LAW FIRM REPRESENTING THIS XXXX XXXX XXXX XXXX XXXX. PLEASE HELP ME</p>	2844988

Date received	Issue	Consumer complaint narrative	Complaint ID
3/15/18	Written notification about debt	<p>I received a notification on my credit report that a new debt has been added to my credit report in XXXX of 2017 from TSI/XXXX. I contacted the reporting agency via phone to see what this was regarding the amount of {\$100.00}. I was told that it was for a medical bill I explained to them That I not once received a letter stating that a debt was owed for this medical bill and that they are violating the fair credit reporting act / fair debt collection act. Because I never received an original letter of the right to dispute or a letter stating that it will be reported on my credit report or resolved it before it went toward my credit report.</p> <p>The female that I talked to was extremely rude on the phone and refuse to understand what I was explaining to her how I know these laws are out there to protect the customers and she treated me like I did not know what I was talking about which the conversation ended in a verbal screaming, cussing, and match. I even stated that i will dispute it because I never received the right to dispute and she stated dispute it your not going to win it still will be on your report regardless which I find that is a complete abuse of authority I was originally wanting to resolve the matter before it went to my credit report but I was more upset that it went on my credit report because I did not want any damage done to my credit score. 3 weeks after the incident I received a letter for the amount I never received the original right to dispute before it is reported on my credit report before any damage was done to my credit score.</p>	2843631
3/14/18	False statements or representation	<p>I have been receiving bills from both the XXXX XXXX XXXX XXXX and Transworld Systems Inc. regarding debts on a XXXX XXXX Credit Card and a " Take it home Today " Joint Loan with my spouse. Correspondence started in XXXX or XXXX 2017, and both companies have conflicting amounts listed as owed. It almost seems as if they are both trying to collect different amounts for the same debt.</p> <p>In addition, I sent them written correspondence in XXXX of 2017 requesting validation and proof of the debts as I had paid significantly more than what they were listing as owed. I received no response, only continued collection letters from BOTH companies. They recently took both my wife and my tax return from this past year (in excess of {\$9000.00}) yet, there is still significant balance owed according to their website (\$ XXXX, and \$ XXXX). They only show the payment from my tax return on their site, but show no application of that tax return towards the balance of either debt. They also sent a letter of intent to garnish my wife 's wages for a debt of \$ XXXX.</p> <p>I am a XXXX XXXX XXXX veteran who has been unemployed for over a year now. I have not been successful in obtaining any employment over the past year. My family and I rely on food stamps and school assistance to fee our children and my wife 's income is well below the federal poverty level. We can't get double food stamps when these crooked companies garnish my wife wages and she makes less than minimum wage (which ill be the result of any wage garnishment.) I would hire a lawyer, but they cost money, and that is obviously something that we do not have at the moment. Any assistance would be greatly appreciated.</p>	2843756
3/13/18	Communication tactics	<p>In XX/XX/XXXX, I received medical assessment and treatment from XXXX XXXX XXXX and that was paid by my Health Insurance (XXXX of Arizona.) I received collection letters and threatening phone calls. I wrote the collector regarding the collection, and requested validity of debts, original creditors, and date, place of service.</p> <p>On XX/XX/XXXX I received a collection letter dated XX/XX/XXXX attempting to collect on the debt, without providing evidence and validity I requested in my letter of XX/XX/XXXX.</p> <p>This practice by this Collector violation, Pursuant to the Fair Debt Collection Practice Act, Section 809 (b).</p> <p>Collection attempts by this Collector should cease immediately, until requested validity evidence is provided to me.</p>	2841876
3/12/18	Written notification about debt	<p>Back in XX/XX/XXXX I was received a phone call from Transworld Systems stating I owed on an old auto insurance policy with the company I still have insurance with. They claimed to have sent me letters to an address I had lived at 5 years prior. The lady wanted me to pay over the phone and I told her I dont give my credit card out over the phone as Ive had my info stolen before doing such. I told her to send me a bill and I would send them a certified check. A month later I received a letter explaining the debt I owed but no way to send them a payment. I tried going on their website to pay the debt but that didnt work either and so I sent them an email asking for a registration code to get on their website. Finally on XX/XX/XXXX about 2 months after sending that email I finally got a letter with the registration code to log on their website. Tried using the code and it didnt work.</p>	2840286
3/11/18	Attempts to collect debt not owed	<p>I have been getting harassing phone calls to pay a debt that did not belong to me. I received a letter in the mail from a collection agency that stated I received a ticket for failure to stop at a red light in a city I do not drive to. One, the letter is in the name of someone I do not know, two, the incident took place at a address and city I have not been to before, and third, the ticket it for license plate that is not that of my car. Please help me rectify this situation, because I do not what this to effect my credit.</p>	2839897

Date received	Issue	Consumer complaint narrative	Complaint ID
3/10/18	Attempts to collect debt not owed	<p>Someone hacked my credit card and charged a number of XXXX charges, all for delivery to the same address in New Jersey.</p> <p>I immediately cancelled my credit card and wrote to XXXX at least four times in response to their bills, telling them these were fraudulent charges.</p> <p>XXXX has passed the debt on to a debt collector after I wrote them, and the debt collector mails demands for payment. The file # at the debt collector is # XXXX, and the debt collector is : Transworld Systems Inc.</p> <p>XXXX. XXXX XXXX XXXX, DE XXXX (XXXX) XXXX</p>	2839232
3/9/18	Incorrect information on your report	<p>I disputed in XX/XX/XXXX and requested debt validation with Transworld Systems Inc they are reporting on all 3 credit bureaus as an open collection from XXXX, XXXX is not on my credit report. After I disputed and requested debt validation they sent me a letter dated XX/XX/XXXX with a bill from XXXX which means this debt is XXXX XXXX XXXX and it's reporting on my credit report as open in XXXX making it appear as an newer debt than older debt. Also they sent me which appears to be a final bill as debt validation, that is not proper debt validation. I need proof this debt is mine and this debt is also from XXXX which means it's 7 years old. They are reporting inaccurate information and I'm not sure this debt is mine being that is from XXXX.</p>	2838451
3/9/18	Threatened to contact someone or share information improperly	<p>On the morning of XX/XX/XXXX approx. XXXX XXXX I received a call from my mother regarding a call she received about a debt, my debt. The representative of XXXX (XXXX) XX/XX/XXXX XXXX called my mothers cell phone number XXXX, spoke to my mother and informed her of my personal debt in detail without confirmation of the identity of the debtor. Based on information provided by my mother was that the caller asked for XXXX XXXX, my mother did not confirm her identity as XXXX, but merely responded how can I help you ... the representative then requested a date of birth, and my mother inquired who's and the response was for XXXX 's which of course my mother knew, and at that point the representative preceded with the debit details and pressuring for payment. The concerns is that my mother is a senior, fixed income and many personal medical issues and felt pressured to make restitution of this debt for me, but really does not have the means to do so ... She told the representative that she would need to look at her budget and call back. At that time my mother called me in tears and upset and I was angry that they placed the pressure on my mother. I feel as though the pressure to collect and the lack of identity verification violates the regulations to protect the consumer and the consumers privacy. I followed up to obtain details of the debt be mailed to my home, so I may review and take the time to look at my budget and work to make restitution. I am sure there are recording of the exchange with the debt collector and would like them investigated for their violations.</p>	2838275
3/9/18	False statements or representation	<p>This collection agency has on my XXXX Report 5 marks for one account, they are reporting as if I have five separate bills this is wrongful ways of reporting collections, and against the laws the help prevent collection agencies like this to report a collection wrongfully. Secondly it has been paid and yet another derogatory mark has been placed on my credit.</p> <p>I want this taken care of or I will I am suing a company as we speak I have no issue adding to it.</p>	2838864
3/8/18	Incorrect information on your report	<p>Hi, I had submitted a complaint before, and I did not have much information either. But I now know that the owner of the loan is XXXX University, but the servicer is XXXX XXXX XXXX (" XXXX "). My Perkins loans is showing as defaulted in the National Student Loan Database System (" NSLDS "). I have called them multiple times to get this corrected, and each time they say that they submitted a work order, but after 3 years of me fighting this, it is still showing as default. The loan is paid in full, and this is always causing issues when I request financial aid with my current university. I do not have any contact information for XXXX, but XXXX contact information is : XXXX XXXX XXXX XXXX XXXX XXXX XXXX, WI XXXX. XXXX</p>	2836981
3/8/18	Written notification about debt	<p>The debt collector, TRANSWORLD SYSTEMS , INC. notified me at the end of XX/XX/XXXX that they were going to initiate a wage garnishment on me for failure to pay the debt. They informed me in a letter that I had the right to request a hearing that would be considered before a hearing official. The collector stated that if I requested the hearing within 15 days of receiving the notice that no further action would occur until a decision is made by the hearing official. I wrote back to the collector and filed out the form they sent me to request the hearing. My request was received by them within the 15 day time limit. In XXXX I obtained a lawyer to represent me in the matter. When my lawyer contact the collector by phone they told him that the hearing had already occurred and that they called me. However, I never received any notice of such hearing nor was I ever informed of the date of time of the hearing. I have since written a letter asking the collector why I was never informed of when my hearing would be and my lawyer at the time was never notified. Now I have received statements showing that more interest charges are being added to the debt. I have not been afforded my legal rights as they represented to me in writing and now the collector is making it appear that I did not show for my hearing when I was never notified of the hearing. I would like this investigated because as far as I am concerned the collector did misrepresented themselves and the who fact of my right to request a hearing. I feel that this collector is in violation of my consumer protection rights.</p>	2836639

Date received	Issue	Consumer complaint narrative	Complaint ID
3/8/18	Communication tactics	They are contacting my number looking for another individual. I have told them that I have had this number for 12 years and do not know this individual. The number calling me is XXXX. I asked for a copy of their do not call policy and was told that they could not give me that information. When I asked, they said they were using an autodialer and that the company 's name was Transworld System , Inc.	2837477
3/7/18	Took or threatened to take negative or legal action	For more than 2 months this company has been calling about and placed Collection notices in my credit report for private student loans from 07 NATIONAL COLLEGIATE TRUST. These loans are past the statute of limitations in Florida as they are more than six years old. Furthermore, I am a 100 % XXXX XXXX adjudicated since XX/XX/2013. I have had legal representation on all debt since 2013 and NATIONAL COLLEGIATE TRUST was notified of my XXXX and legal representation. It is a violation of the FCRA for these calls to have happened at all given my legal representation. Additionally the companies through their acts have tried to illegally reage these loans and they are reporting them as opened 3 months ago when they are past the statute of limitations for debt. These actions also violate the consent order by the CFPB and 7 NATIONAL COLLEGIATE TRUST case Case XXXX	2836186
3/5/18	Attempts to collect debt not owed	Have a debt with Transworld System Inc. that i had paid off. They stated that due to the item being a medical collection that it would be removed from my credit after being paid in full! While they did place a {\$0.00} balance on the report they did not delete as promised!	2832721
3/3/18	Attempts to collect debt not owed	Sent a debt collection letter for a toll violation that was appealed due to XXXX XXXX. The debt collection company would not answer the phone and all mailboxes were full. I am willing to pay the {\$6.00} toll but not the {\$50.00} surcharge as I have XXXX XXXX and sent New York multiple appeals stating as such with my XXXX XXXX account information. I have attached a copy of my XXXX XXXX tag that is in good standing with the state of New Jersey.	2832716
3/1/18	Took or threatened to take negative or legal action	Transworld Systems TSI working as a collection agency for XXXX XXXX XXXX XXXX XXXX (XXXX) XXXX, has been garnishing my Federal Tax return for the past five years. However, TSI has failed to provide an itemized detail of the original debt, as well as provide statement of the debt balance after yearly garnished tax return payments. On three occasions, in writing, via certified mail, I have reached out to XXXX to make income-based payment arrangements. I have been told by XXXX I need to contact TSI ; when I contact TSI they refer me back to XXXX or send a Financial Statement, which I return via certified mail ; three different times. Neither XXXX nor TSI follow-up. But, XXXX/TSI continue to send threatening letters of wage garnishment although, I was unemployed. Now, recently employment working an intermittent work schedule, making {\$13.00} per hour. I have been informed by my employer that XXXX/TSI will be garnishing my wages at 15 %.	2829642
3/1/18	False statements or representation	XX/XX/XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NV. XXXX TRANSWORLD SYSTEMS INC XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, PA XXXX (XXXX) XXXX Dear Sir or Madam : I am writing to dispute the following information which has been sent to collections on my credit report. After extensive examination of my medical records, Ive discovered that the below balances were never billed to my insurance company, XXXX XXXX XXXX XXXX. listed below are the accounts in question. Please verify for each of these accounts, what I am being billed for, and an itemized copy of the services I am being billed for. Please also confirm that these services were not billed to my insurance company, and please confirm that I am not liable for these balances since my insurance company was not billed in time to get these account balances settled. A copy of this letter has been sent to XXXX, XXXX, and XXXX as well. These accounts were removed from my XXXX and XXXX reports already, but they remain on my XXXX report. I have verified numerous times that my insurance company was never billed for these alleged services. Please advise. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX {\$100.00} {\$100.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX {\$79.00} {\$79.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX {\$240.00} {\$240.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX {\$88.00} {\$88.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX {\$66.00} {\$66.00} Sincerely, XXXX XXXX	2829404
2/28/18	Incorrect information on your report	Transworld Systems creditors has put a {\$68.00} debt on my credit report including and left derogatory remarks on my XXXX XXXX credit history for a company I never heard of called XXXX XXXX and never received a bill from this source. I called Transworld Systems twice. They couldn't find anything on me through my name, ssn, address, nor phone numbers and refuse to clear that off my credit report. They told me to call XXXX XXXX for an account number and to call them back with the number . How XXXX must I be if they couldn't find me anywhere in their system. They need to be reported to XXXX. I am highly upset.	2829292

Date received	Issue	Consumer complaint narrative	Complaint ID
2/27/18	Attempts to collect debt not owed	<p>A medical debt in the total of XXXX was attempted by another collection XXXX XXXX XXXX, I have brought this up to the credit bureau and have a letter from XXXX stating this was removed and would not return back on XX/XX/2017. This debt has already been removed from my credit and now has been somehow sold to another company Transworld systems. I do not want to go back through the process of taking this back to the credit bureau. Please remove as it should have been removed permanently. If need be I can provide the letter.</p> <p>Thank you</p>	2826785
2/27/18	Attempts to collect debt not owed	I had a debt. from a health care company turned over to collections with Transworld Systems Inc. I paid this account in full and it is marked paid with a XXXX dollar balance on all of my credit reports. XXXX agreed to remove it from collections on my credit report since it had been paid in full and the original balance was only {\$130.00}. However, both XXXX and XXXX refused to remove the item from collections on my credit report, even though the account showed a XXXX dollar balance on both reports. Both companies told me they could not do anything for me unless XXXX XXXX XXXX sent them and electronic agreement that they wanted the item removed from my credit report. I contacted XXXX XXXX XXXX multiple times and they repeatedly claimed they sent this request to all three credit bureaus and can do nothing else to help me.	2827931
2/27/18	Incorrect information on your report	I pulled my credit report and at that time i noticed that this company is reporting debt that I do not believe to be mine or that is too old to be reported. I contacted the company and the credit reporting agency yo have the information validated. I have received no communications from creditor regarding account. They are reporting negative information on my credit report which does not belong.	2828052
2/26/18	Took or threatened to take negative or legal action	Being sued for a loan from more than 13 years ago that I have no knowledge of applying for, no access to any initial loan information, never signed any promisory notes or agreed to being beholden to this debt, was a minor at the time.	2826092
2/22/18	Attempts to collect debt not owed	Company called me 3 times in a row after hanging up on me the first time. This is harassment	2822863
2/22/18	Attempts to collect debt not owed	<p>On XX/XX/XXXX, I received a call from TransWorld trying to attempt to collect a debt from me for a bill due to XXXX. I had no idea who these people are and called XXXX to confirm that my account is in good standing.</p> <p>On XX/XX/XXXX, I received a letter for the first time in the mail indicating that I owe XXXX {\$180.00}. I proceeded to call XXXX to find out and after two rounds of transfers and a long hold, another representative got some info and indicated that I owe XXXX for a bill back in XX/XX/XXXX but was not able to give me any further details due to their new system. I was told someone will call me back the same day and give me more details. I have since to receive a call back from XXXX nor do I know what this debt is all about.</p> <p>I moved to California from XX/XX/XXXXand moved back to Maryland in XX/XX/XXXX. I also have a new XXXX account in my name about a year ago and they ran a credit check on my info. I am disputing this erroneous debt that they claimed to be unpaid in XX/XX/XXXX under my name when in fact I did not live in Maryland at that time.</p>	2822752
2/21/18	Written notification about debt	XXXX XXXX XXXX obtained lawyers to sue me about a student loan debt and they also turned my account over to Transworld Systems for collections. They are reporting to the credit bureaus monthly that the debt is delinquent and have never notified me of the debt. I obtained a lawyer for fight my lawsuit with XXXX XXXX but don't understand how they can sue me and use this collection agency to ruin my credit. I just received a letter from my attorney for a stay in my court case. But as of XX/XX/18 this collection agency has reported again that I'm delinquent and for an amount that I know is not correct. I asked my attorney to have them prove they owned this debt. I have never received anything from Transworld to dispute this debt. They have never contacted me.	2821576

Date received	Issue	Consumer complaint narrative	Complaint ID
2/21/18	Attempts to collect debt not owed	<p>XXXX XXXX XXXX XXXX billed us {\$310.00} and we paid it. There was a delay in paying in because XXXX XXXX XXXX XXXX made numerous errors on the original billing including billing us twice for the same thing. We spent many hours on the phone with them trying to fix their mistakes. We waited for them to correctly resubmit the insurance claim and not bill us twice for the same thing. Once these issues were resolved we promptly paid the {\$310.00} bill on XX/XX/XXXX. I have a copy of the check that was cashed by them evidencing payment.</p> <p>However, XXXX XXXX XXXX XXXX still sent this to a collection agency, Transworld Systems Inc. These people are terrible. I promptly responded to their original notice from XX/XX/XXXX. They sent another notice on XX/XX/XXXX which I wrote a very detailed response explaining to them why I do NOT owe this money and I provided the evidence in the form of the cashed check. They sent me another letter dated XX/XX/XXXX still looking for the money. Now I have to waste more of my time and energy responding to them again.</p> <p>I do NOT owe this money and I will NOT pay it. I take my financial obligations very seriously. I pay all of my obligations on time every time. At this point, XXXX XXXX XXXX is harassing me and trying to extort money from me for something I already paid.</p>	2821264
2/20/18	Threatened to contact someone or share information improperly	Called sister out of state looking for my phone number to collect.	2819955

Date received	Issue	Consumer complaint narrative	Complaint ID
2/20/18	Dealing with your lender or servicer	<p>Invalid XXXX lawsuit Compliant : Please help me.</p> <p>(Reference : Federal Consent Order Against XXXX, Case XXXX : XXXX : XXXX) I was served with a Summons to answer a complaint within 30 days after service of the summons with a General Civil and Domestic Relations Case Filing in the State Court of XXXX County, State of XXXX.</p> <p>CFPB currently has an active Federal Consent Order where XXXX agreed to these and many more Enforcement terms : Stop filing collections lawsuits on debt that can no longer legally be sued over : Statutes of limitation limit the amount of time an individual or company can go after someone in court for a debt that is allegedly owed. Under the terms of the proposed final judgment and the consent order, the companies are prohibited from tying consumers up in litigation after the expiration of the applicable statute of limitations.</p> <p>Stop attempting to collect, reporting negative credit information, and suing consumers for debt without proper documentation : Under the terms of the proposed final judgment and the consent order, the companies are prohibited not only from suing without documentation, but also from collecting and reporting negative credit information without documentation.</p> <p>Stop filing false or improperly notarized legal documents : Under the terms of the proposed final judgment and the consent order, the companies are prohibited from filing false or misleading legal documents and are required to ensure all documents that require notarization are properly notarized.</p> <p>This complaint filed against me is for a private student loan that I had difficulty determining what my balances where and paying back on time. I tried to reconcile balances from the lender for which they never responded (8) eight years ago. I have no idea who owns the loan, I have no idea what my true balances are. They never responded to my many written requests.</p> <p>This complaint is invalid because the debt is outside the statute of limitations for the State of XXXX (where the debt occurred) and the State of XXXX (my current residence for 4+ years now). I have not made a payment in over (7) years.</p> <p>The debt collecting attorney has filed false documentation by providing a transaction history list of payments that I did not make from XXXX to XXXX in an effort to persuade the court that they have justification for filing a lawsuit and to give them a judgement for wage garnishment. This document is completely false. They could not possible provide a banking transaction document that proves that I have made payments. Also, there is no clear change of ownership title. I have no idea who actually has the right to collect on my XXXX XXXX private student loan.</p> <p>I don't know how an officer of the court, a licensed attorney can get away with filing fraudulent documentation to the court without being disbarred.</p> <p>I read the XXXX Consent Order with XXXX where these complaints were addressed and XXXX has agreed to STOP debt collections actions via lawsuits.</p> <p>However in this case they seem to be ignoring the Consent Order.</p> <p>I looked up the Loan Agreement numbers listed in the Consent Order. Listed in the debt collection attorney exhibit is a sale agreement with the number XXXX XXXXXXXXX, which matches and would mean that the loan they have listed is covered under the Consent Order XXXX has agreed to.</p>	2819240
2/19/18	Attempts to collect debt not owed	I sent a letter to Transworld Systems Inc requesting that they validate NOT verify a debt that they are attempting to collect from me. I specifically asked for a signed agreement and other supporting documentation. They have not responded to my request. I have attached supporting documentation. They have reported delinquent information to the three credit bureaus that I am asking to be deleted.	2818727
2/18/18	Attempts to collect debt not owed	I was involved in a car accident that was not my fault. The at fault party insurance paid my rental car bill I am being billed for no reason the insurance company paid all fees	2818163

Date received	Issue	Consumer complaint narrative	Complaint ID
2/18/18	Communication tactics	Paid off the debt because it was affecting my credit score. But the company has refuse to remove the collection debt from my credit score. I have called them several times but they refuse to remove it from collection even tho I already paid them. The company is transworld systems inc. I paid the debt collection so my credit score would improve. But they refuse to remove the collection. And it's still affecting me allot.	2818205
2/17/18	Incorrect information on your report	<p>My account with TransWorld inc for (purchasing power) is Paid in full.</p> <p>Not sure why this is the 3rd complaint I am filing in this credit reporting agency. But I am now requesting this gets further filed with fraud department. I no longer want to proceed with keep filing complaints at this time, they are constantly reporting inaccurate information on report, which is effecting my name. Please refer to 2 complaint filed on this same agency- TransWorld inc.</p> <p>I have paid in full my account. 1st payment on XX/XX/XXXX of {\$620.00}, 2nd payment for remainder balance {\$300.00}.</p> <p>Today my credit report shows a NEW report again from this agency, not surprising at all? Because they have been making fraud statements on my report, first report there was nothing reported to my credit report, sent a complaint with an attachment showing it was on my XXXX report. Now that is paid I show a NEW collection has been added to my report on XX/XX/XXXX. How is this possible when you got paid in full and sent a letter stating I paid in full.</p> <p>PLEASE VIEW ATTACHMENT AGAIN where this is now on my XXXX! If this is resolved accordingly with all 3 complaints I will move forward with an attorney, because consumers has rights to fair reporting. Thanks.</p> <p>(Please do not delete complaint) sent on : XX/XX/XXXX @ XXXX</p>	2817495
2/17/18	Communication tactics	<p>The phone calls need to stop.</p> <p>First call : XX/XX/XXXX. I was working. Ignored.</p> <p>Second call : XX/XX/XXXX. I was working. Ignored.</p> <p>Third call : XX/XX/XXXX. I was working. At this point I was going to tell them to leave me alone.</p> <p>Fourth call : XX/XX/XXXX. I was working, but I told them to stop calling me especially during work hours.</p> <p>Fifth call : XX/XX/XXXX. At this point I told them if they called me again I was going to report them because I am on the donotcall list and I requested to be left alone.</p> <p>They called again twice today at XXXX XXXX. No response, I ignored them.</p>	2817615

Date received	Issue	Consumer complaint narrative	Complaint ID
2/16/18	Communication tactics	XX/XX/XXXX For the last several months I have received a daily recorded phone call from a company called XXXX XXXX XXXX XXXX XXXX. The message states this is XXXX XXXX XXXX and you need to call XXXX and reference ID number XXXX. Ive ignored it over and over and over knowing that I had no debt to be collected and assuming it was a scam. Finally after being woke myself on a day off and having the grandchildren woke up when visiting I decided to call it back and see if I could get it stopped. On XX/XX/XXXX I called them back. They refused to let me talk to a XXXX XXXX XXXX and XXXX insisted she could take care of the matter . I gave the ID number and they were looking for somebody named XXXX. I informed them there was not and have never been anybody named XXXX at this number and to please stop calling. They told me they would remove our number. Again this morning they called leaving the same recorded message more than 24 hours after I ask them to remove our number. I called them back and got a gentleman that I couldnt understand and again ask for XXXX and was told that he doesnt talk to people. He only leaves messages but they would let me talk to a supervisor. I got somebody that told me her name was XXXX XXXX. She told me that she would remove our number and it would take 24 hours (same story I got more than 24 hours ago) and that if they called again I could call XXXX. I informed her I was filing a complaint against them because I had already ask them to remove my number and told her I was turning them in as a scam company since they had nobody there named XXXX XXXX XXXX. She tells me they do have that person but he only leaves messages. To repeat and be clear the message we get it recorded and not a personal message. She then just talked over me telling me a scripted message about them removing the number in 24 hours when it has already been more than 24 hours since I ask them to remove my number. They call from one of 3 numbers : XXXX XXXX XXXX The follow is the dates and times I have that they have called dating back to XX/XX/XXXX. Unfortunately I had deleted anything further back than that. XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX at XXXX XX/XX/XXXX Transworld Systems XXXX XXXX XXXX XXXX XXXX, DE XXXX	2817105
2/15/18	Took or threatened to take negative or legal action	I took out a loan from XXXX XXXX XXXX in XX/XX/XXXX and graduated in XX/XX/XXXX. A few years later the debt was sold to XXXX XXXX XXXX XXXX for being in default. After they threatened to sue me and garnish my wages we came to an agreement and I have been paying {\$170.00} per month for about 2 years now every month ON TIME. It is now XX/XX/XXXX and I have not received a XXXX form for the interest that I am owed. The law firm says I must contact XXXX XXXX for this but I have tried several times and left messages and no one has responded. I immediately request a XX/XX/XXXX XXXX.	2815543
2/15/18	False statements or representation	Payments to XXXX XXXX XXXX/Transworld : XX/XX/XXXX {\$150.00} XX/XX/XXXX {\$130.00} XX/XX/XXXX {\$710.00} Total : {\$990.00} This company had garnished my taxes last year on XX/XX/XXXX and I had made payments towards the balance due the previous dates listed above as well, but because of them charging me interest (about XXXX \$) every month, It had built up to the same amount balance I owed last year. Therefore I am just repaying the same amount I paid last year and the remaining balance due. Which is basically paying the total debt amount due twice instead of one time. Ive called the supervisor twice to resolve this issue and the company itself several times to resolve this issue but theyre saying even with me setting up a payment plan theyre going to charge me about XXXX \$ a month anyway.	2814708
2/15/18	Attempts to collect debt not owed	The original creditor is " XXXX XXXX XXXX " and I have contacted them via telephone and was told that they had billed a different source responsible for my services than the usual one and that they would correct the billing to the one they usually billed.I was told that they would notify " TransWorld Systems Inc " to Cease and Desist immediately.TransWorld Systems has reported this account to the CRA 's as a COLLECTION ACCOUNT to my credit files in the amount of {\$1700.00} which has had a damaging effect to my credit record with the (3) reporting agencies.	2814351
2/15/18	Communication tactics	Transworld Systems has called me repeatedly attempting to collect a questionable medical debt from a provider dating back to XX/XX/2014. Recently, they began calling my daughter on her cell phone attempting to collect the debt. I have never received any documentation establishing the validity of the debt from either the provider or Transworld. I contacted Transworld today and spoke to an agent, XXXX XXXX, demanding that Transworld immediately cease and desist from calling my daughter or any other family member , and requesting detailed documentation that established the validity of the debt.	2815738
2/13/18	Written notification about debt	On XX/XX/2018 I received written notification that my past due account had been turned over to a collection agency named Transworld Systems Inc for the amount of {\$70.00}. I have not received any bills or notices of amounts due from the company listed on the notice (XXXX XXXX XXXX XXXX) I have no dealings with XXXX. I made two attempts to contact this company and was not able to get through, but rather went into a recorded queue which eventually put me into a voice mail box.	2813683

Date received	Issue	Consumer complaint narrative	Complaint ID
2/9/18	Written notification about debt	After initially telling Transworld Systems , Inc. that I was in the process of disputing the claim with my insurance provider, they called a few more times, but were not pushy after I explained what that I was still working through the process with my insurance provider. Then, upon the final decision by my insurance provider, I tried to go online to the site and with the registration # provided to me in the letter from Transworld. The website address was correct, but when I tried repeatedly to enter my registration code and information, the message that I had an invalid registration kept popping up. I used 2 different computers and 3 different web browsers and still never could log in to pay the bill. I called 2 different numbers provided by Transworld for help logging on to pay the bill. They were never helpful about my login issues and kept pushing me to pay over the phone and kept saying they'd send a confirmation letter to my mailing address. I knew from reading complaints on the CFPB website that those letters often never came. I want to pay it in full, online, so I can print out the confirmation page myself to turn in for my HRA account. These conversations happened Friday, XX/XX/XXXX. The amount owed is {\$2000.00}. As it stands today, I still can not log on and pay my bill using the information they've provided in a letter and over the phone. I want to pay the bill and I can pay the bill in full, but I will not do it over the phone as I do not trust this company. I will pay online where I can print out proof of the payment. The first person I spoke with was not helpful regarding my log-in issues and just kept pushing me to pay online. I hung up and called another number and that person at least tried to tell me he'd " reset my registration code and that it should work now ". The new code he gave me didn't work either - it seemed he just made it up on the spot - and then he kept pushing for me to pay online as well. Again, I do not want to give my credit card information over the phone to this company. I will pay online only.	2809240
2/9/18	Attempts to collect debt not owed	I ETS out the XXXX XXXX XXXX 2014. In order to clear the post I had to settle all debts. One was to XXXX and the other was to the XXXX on post. With my severance pay I got from the military. Both companies then took payments out my severance package so I can complete my clearing. I've never stepped inside another military XXXX after I got out.	2809193
2/9/18	Dealing with your lender or servicer	My loan was transferred to this company right after the loan was disbursed to me, and ever since then I have had multiple issues. I made a payment of {\$30.00} on XX/XX/XXXX, however when I checked my account at a later date, the payment was never applied to my balance. After calling MULTIPLE times and speaking to multiple different representatives, there was still no resolution. I was always told that an account specialist would contact me but I was never contacted. I later made another payment on XX/XX/XXXX that was not applied to my account, and now my interest is much higher than it should be. The service from this company is disgusting and my complaints always fall on deaf ears. Every time I call no one acknowledges my concerns, and they always give me the run around.	2809378
2/9/18	Dealing with your lender or servicer	My Private Education Loan provider, XXXX XXXX XXXX, received payment in full from the assignment of XXXX XXXX XXXX XXXX during enrollment. XXXX XXXX XXXX and XXXX XXXX practice was to fund educational classes with private loan funds and apply student approved Financial Aid to cure outstanding educational balance. All Federal Aid funds disbursed to College was applied to any outstanding balances leaving a XXXX loan balance and should be reported correctly to all three credit reporting agencies.	2810638
2/9/18	Attempts to collect debt not owed	Still calling after a year. At least once or twice a day.	2809147
2/8/18	Struggling to repay your loan	I co signed a XXXX XXXX from XXXX XXXXs, XXXX in XXXX XXXX, NJ and XXXX quickly change the name of the company to pay back to University XXXX XXXX. My son owed {\$10000.00} and they were demanding {\$150.00} per month. I co signed the loan and I was trying to pay them {\$50.00} per month. Now I found out the balance owed as dropped to {\$3400.00} and they are still demanding {\$150.00} per month. I can not afford this and I have a print out from CFPB stating " The CFPB is seeking relief for private student loan borrowers who took out Loans after XX/XX/XXXX " My son went to XXXX in XXXX and never received all the services he was promised. He was ignored when we tried to contact them. Is there any way we can not pay this back? If the settlement allowed Federal loan relief why not also private student loan relief as well? That is not fair!	2807844
2/8/18	Attempts to collect debt not owed	The collection company is Transworld Systems Inc In attempting to collect a tollbooth debt which I already paid when I went though the tollbooth with my XXXX, they accidentally sent me a bill/documentation for someone elses debt. I was shocked. I got a copy of this persons medical bill, their name, and their address, not to mention medial information about them. Its a total breach of this persons confidentiality and that is why I am filing this complaint. Totally unacceptable.	2808514
2/7/18	Dealing with your lender or servicer	In XX/XX/2006 I got a private loan from XXXX XXXX XXXX XXXXXXXX. I was making payments for a period of time but the payments were over {\$400.00} and the agency refused to take smaller payments my aunt who is a co-signer on the loan paid {\$8000.00} she had originally agreed to pay {\$16000.00} to settle the account but when time came for her to pay them they refused. The lump sum was out of her retirement fund The loan amount was for about {\$22000.00} now I have been sued for this account over ten years later I do not know what options I have left I have seen similar lawsuits against this same company I feel this company has treated me unethically and should be stopped	2807588

Date received	Issue	Consumer complaint narrative	Complaint ID
2/7/18	Dealing with your lender or servicer	<p>XXXX XXXX XXXX, XXXX (XXXX) and XXXX XXXXXXXX XXXX XXXX XXXX (XXXX) fail to correctly process in-school deferment.</p> <p>XX/XX/XXXX - In-school deferment requested/school enrollment verification sent. In proper date of deferment was applied and request to amend have not be answered. Email (s) list deferment until XX/XX/XXXX which is different than date from the university listing anticipated graduation XX/XX/XXXX.</p> <p>XX/XX/XXXX - Invoice statement from XXXX and XXXX XXXXXXXX XXXX XXXXXXXX XXXX sent within the grace period/in-school deferment. Invoice reflects incorrect deferment date (XX/XX/XXXX). Letter disputed XXXX deferment date and requested a copy of complete loans records and/or documents XX/XX/XXXX - Email from XXXX is a billing statement, which I am unable to open or log into account. Additionally, I have requested XXXX on (XX/XX/XXXX and XX/XX/XXXX) to cease and desist sending erroneous emails/communications.</p>	2805630
2/6/18	Struggling to repay your loan	Unable to pay debt, it continues to grow with interest. (Over \$ 90k) Im being sued (judgements) Ive had my wages garnished and bank account completely cleared out multiple times while I try to work with them. Dont understand, feel like I cant make breathing room or get this in some sort of control. The debt is through XXXX XXXX XXXX.	2804719
2/3/18	Attempts to collect debt not owed	<p>During the first week of XX/XX/XXXX, my wife received a phone call from Transworld Systems Inc (TSI) stating they were collecting a debt of approximately {\$17000.00} from me in connection to an XXXX XXXX XXXX accident that occurred on XX/XX/XXXX. She explained that I am in the US XXXX and was XXXX overseas from XX/XX/XXXX through XX/XX/XXXX and did not rent a car from XXXX during that timeframe. On XX/XX/XXXX, I received a letter from Transworld System Inc which included paperwork from XXXX XXXX XXXX XXXX detailing the original renter 's information. The driver associated with this account is simply NOT ME! His last name is my first name and his middle name is my last name but that's where the similarities stop. His address listed on the paperwork they sent me is an address I've never lived at in a city I've never been to. A cursory credit report check shows I've never lived at that address. A DMV records search that my drivers license number is not the same as that of the person who rented this car. In fact, a 2-minute XXXX search gave me a pretty good idea of where the actual person they're looking for is. I explained this over the phone but I'm still receiving letters for a debt incurred by someone else. TSI is being irresponsible and unprofessional, even negligent, by finding someone with a similar name and focusing attention on the WRONG PERSON. I shouldn't have to prove that was overseas serving my country at the time they say i was wrecking a rental car.</p> <p>Phones calls made to TSI simply led to endless transfers and automated responses. I attempted to complain via their website in accordance with the directions outlined in the cover page of the letter they sent me (attached) but the website requires a registration code provided by TSI to log on. No such code was provided.</p> <p>In short, TSI has incorrectly identified me as the person who owes XXXX XXXX XXXX {\$17000.00} and now I am unable to contact them that settle dispute.</p>	2802804
2/2/18	Attempts to collect debt not owed	I have a complaint against Transworld Systems , Inc. XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX, PA XXXX (XXXX) XXXX. I was treated at XXXX XXXX XXXX XXXX on XX/XX/XXXX for the last Appointment in treating a XXXX XXXX. I have no co-pay from my insurance and never had to pay one for any of my treatments. All of a sudden I received a statement that I owed {\$100.00}. The last time I spoke to XXXX XXXX XXXX at Transworld Systems on XX/XX/XXXX at XXXX XXXX with a complaint because I received a written letter on XX/XX/XXXX from them saying I still owed this money. XXXX XXXX XXXX took my ID # from my health insurance to resolve the problem. I am really upset even more now because they have not resolved the problem because when I received my house insurance bill, I was informed that my credit was now affected and my bill was now higher. I feel that I have been a victim by this company and that they should be stopped from defrauding others.	2801660
2/1/18	Communication tactics	<p>After debt was paid and satisfied through Transworld they continue to call and harass me during work hours (normally around XXXX) stating that the original debt holder (XXXX) never sent the confirmation of the debt paid. My bank account shows they payment was paid to them.</p> <p>It is their job to follow through with obtaining confirmation and removing me from the collections dept.</p> <p>Ive explained this numerous times and they continue to call despite accepting payment.</p>	2801163
2/1/18	Attempts to collect debt not owed	<p>Transworld Systems is reporting a student loan from original creditor of XXXX XXXX XXXX to my credit report. I have a final statement from the original creditor XXXX showing the account paid and a XXXX balance. This debt has been previously sent to a different collection agency with the name of XXXX, this company contacted me and i sent them the statement of proof of XXXX balance and the account was removed. Transworld systems is now trying to report the same loan from the same creditor with a higher amount and incorrect date despite it being paid in full and was never with a collection agency. I contacted Transworld Systems and was told the account is with their legal department and was given their phone number, i spoke with them promptly and was told the account with them has been closed for a long time and that i have to speak with Transworld systems.</p> <p>However they refuse to speak with me regarding the account. I have PROOF this was paid and was not a collection account, yet they are still reporting it to my credit report on all 3 credit bureaus.</p>	2800588
1/31/18	Written notification about debt	I got a call from Transworld Systems today (XX/XX/18) asking me to verify my wife 's date of birth and address. While I do have some debts in collection currently, we had not received anything from them in the mail. Also, I asked 3 times if they were debt collectors, and they refused to answer. They just said that were calling about a business manner. The number they called from was XXXX.	2799584

Date received	Issue	Consumer complaint narrative	Complaint ID
1/31/18	Dealing with your lender or servicer	XXXX XXXX XXXX is failing to provide me with monthly statements of my account. They claim that because I'm " fulfilling my monthly obligations " (making my payments on time) that they do not provide billing statements. About a month ago I asked that they provide me with a statement each month regardless of account status. I also made sure that they have the correct contact information. It is critical that I receive monthly statements. I've been paying extra each month and I need to be able to make sure that the payments are being applied correctly. I've asked for copies of the past three months of statements, and they told me that they are unable to give me these documents.	2800139
1/30/18	Communication tactics	For several months I have been receiving daily automated calls from Transworld Systems trying to collect a debt. When I answer I just get a recorded message to call XXXX and reference Case ID XXXX or XXXX. Returning the calls, I have learned that neither of the Case ID 's are associated with my name. I have made repeated requests to have my number removed, but continue to receive calls. On a call I placed XXXX at XXXX XXXX (CST) I was assured my number would be removed within 24 hours. It wasn't. On XXXX at XXXX XXXX (CST) I spoke with XXXX and was told again it would be removed within 24 hours. Today, XXXX after receiving yet another call at XXXX XXXX I decided to file a complaint. They are calling my office line and interrupting my business. The last 2 calls I made to them I told them I would file a complaint if I continued to receive their calls. I have saved some of their recorded voicemails.	2798149
1/30/18	Attempts to collect debt not owed	I have been repeatedly contacted by Transworld Systems regarding a debt owed for XXXX XXXX XXXX. When I asked them to send me something in the mail they said they did previously. When I said I did not receive it they gave a very old address that my doctor 's office would not have had. When I asked them to stop contacting me and told them I would only communicate through written correspondence, they began contacting my mother and wife. When I contacted XXXX XXXX XXXX they said that all medical payments were made previously and there is a {\$0.00} balance on my account. They also said they did not send anything to a collection agency and they are not associated with them. Transworld is attempting to collect a debt that is not mine and threatening to report me to credit agencies. I have sent Transworld a letter today disputing this debt and asking them to verify it.	2798968
1/30/18	Communication tactics	They're asking for family members, I repeatedly tell them I am not giving out information over the phone to someone I do not know. They won't tell me what it's about. They won't tell me which person they're actually looking for. When ask what it's about, they tend to just keep yelling the name of their company (Transworld Systems). They keep calling even though I've asked them to stop.	2798155
1/30/18	Written notification about debt	Transworld systems XX/XX/XXXX {\$50.00} Transworld systems XX/XX/XXXX {\$50.00} Transworld systems XX/XX/XXXX {\$100.00} Transworld systems XX/XX/XXXX {\$180.00} These medical collections showed up on my credit. I had never received a bill from any doctors office. I had insurance anytime I saw a doctor and did not have any copays due at the time of visit. Ive contacted the credit company in the past to try and resolve the issue and ask for paper billing statements but have never had any luck with them.	2797784
1/28/18	Attempts to collect debt not owed	Dear TRANSWORLD SYSTEMS I have no idea who, where, and what is XXXX XXXX XXXX, please I have never had any service by such company. I'll need to be resolved or we can take care of that with our court system. I don't know that company, I have never been to any business named XXXX XXXX XXXX. You are attempting to collect a debt that's false, and that is illegal to have it on my credit reports. I'll send this to XXXX to make sure to run an investigation on your cases because I looked Transworld on XXXX also it says you guys only purchase debts that are not true, inaccurate, false, and paid. Please I'll ask you to do a real favor , destroying my reputation is crime when you do it with a debt that I don't know of. Thank You!!! {{{ {{ Opened : XX/XX/2016 (1 yr, 11 mos) Account status : Open Amount : {\$860.00} Amount : {\$68.00} Original Creditor Name : XXXX XXXX XXXX } } } }	2796152

Date received	Issue	Consumer complaint narrative	Complaint ID
1/28/18	Attempts to collect debt not owed	I have been contacted by Transworld systems attempting to collect a debt that I supposedly owe XXXX XXXX XXXX. The alleged debt is {\$37.00}. I have no idea what the debt is for and I would almost pay it just so the don't try to ruin my credit, but they do not even communicate what the debt is for or a reasonable way to pay the debt online or over the phone.	2796243
1/28/18	Attempts to collect debt not owed	I recently submitted a claim for damage to rental vehicle through XXXX. On the way to return the vehicle, the vehicle was struck by another driver. Which cause substancial damage that increase the over total. I explained to the XXXX that there was a claim available and I do have representation. However, they have used tactics to damage my character for employment through partner companies. This ultimately damaged my ability to work and find closure. Nevertheless, XXXX knows about my mention of claim. I also stated to them that I will provide information for such filing. Secondly, XXXX says that I owe {\$1000.00}. Finally, XXXX has not given me a fair shake after putiting me on the conversion list.	2795827
1/26/18	Communication tactics	This debt collector, using the name XXXX, has called my place of work on numerous occasions after being told that I do not consent to him calling me at this number. The debt is not even in my name, it belongs to my boyfriend XXXX XXXX. When I told him not to call my job anymore, he told me that he is aware of the law and that he does not need my permission to call.	2794872
1/25/18	Communication tactics	My issue is with transwold system inc, they pulled my credit, and made repeated telephone calls to my current and previous cell phone numbers. I dispute the debt and I 've asked for them to validate the alleged debt with documents show their company name. And that has n't been done. They have n't produced documentations to show where I 've gave them direct permission to be calling my phones either home or cell. Plus, there are several inquiry on my credit report. And the debt is dated in late 1980 's. I did n't remember signing any loan for school.. Plus, I did n't even had a cell phone in the 80 's. So my question to them, is how and where did they get my current and previous numbers to call me.	2793879
1/25/18	Communication tactics	Starting towards the end of 2017, I began getting almost daily recorded calls from Transworld Systems , Inc., saying it was very important I call them to resolve a debt. The recording said toe call XXXX XXXX XXXX at XXXX. Since I knew I had no uncollected debts, I asked my accountant to the call the number. She did, and said it was clearly a scam - the company could not identify any unreported debt, but simply kept asking for personal information about me, such as Social Security #. She asked them not to call anymore. Nevertheless, I get these robocalls almost every day. This is obviously a fraudulent attempt to gather information about me. If it were a real debt, they would put it in writing and mail me.	2792582
1/24/18	Written notification about debt	I received a letter from " Transworld Systems Inc. " dated XX/XX/XXXX stating that " XXXX XXXX XXXX XXXX has placed you account (s) with this office for collection ". The original toll fee is {\$8.00} and the additional (late) FEE is {\$100.00} for a total of {\$100.00}. Let it be known that I will gladly pay the {\$8.00}. It has taken me 2 weeks to respond to this notice because since the date of violation, XX/XX/XXXX, I have moved from XXXX XXXX to XXXX and so it has taken 2 weeks for the mail to be forwarded to my new address. About a month ago I spoke with XXXX XXXX XXXX XXXX re : a similar issue (if not the same issue) and I paid my debt and CLOSED MY ACCOUNT since I no longer live in the State of XXXX XXXX. Now a month later I am receiving a letter from a debt collection agency and I am confused. I want to settle this issue immediately.	2792251
1/24/18	Attempts to collect debt not owed	In XX/XX/XXXX i obtained my credit report and found several incorrect information. Among these were the account listed with XXXX XXXX credit card. In late XX/XX/XXXX i sent a letter to all three credit bureaus requesting a letter of validation of debt. Neither one responded. Late XXXX i sent in a second letter of validation, which i have verification that they all received my second letter on the XX/XX/XXXX. Neither one has responded. XXXX XXXX has threatened to garnish my federal tax refund for a debt i did not approve, make, or do. They have not validated this debt. My information has been compromised and they have yet to prove that I am legally responsible for this debt. I get several calls from them DAILY!!!! I have spoken to a woman in the fraud department, XXXX, and her response was to email the fraud department. I emailed the fraud department and i have yet to receive a response. This has caused an emotional stress on my health dealing with this company. No one can give me answers why and how my information was stolen to open this credit card, yet they can call, harass me and threaten me.	2792374

Date received	Issue	Consumer complaint narrative	Complaint ID
1/24/18	Incorrect information on your report	XXXX XXXX determined a loan that they had for me was fraud. Instead of removing it they charged it off told me that i was not responsible however transworld systems picked it up added money to it and is harrassing me claiming to sue me. It is not my debt i am not responsible and it needs to be removed now.	2790958
1/22/18	Incorrect information on your report	I have repeatedly reported to all three credit bureaus that I have no knowledge of an account with TRANSWORLD SYSTEMS INC. All three bureaus keep coming back saying the account is accurate and verified but they dont send me any information showing how or what was used to verify the information or any information validating the validity of this account and that its owed my me or that its even my account. I dont know who TRANSWORLD SYSTEMS INC is Ive never heard of them, have no knowledge of owing them. And nothing has been produced to show why this negative account should be reporting on my credit bureau reports	2790260
1/21/18	Dealing with your lender or servicer	I was attending catawba college and in 2010 i took classes at XXXX in hickory. My grandmother died in 2010 and long story short my information was stolen from my mail box in XXXX. At the mediation my school loan information was used to blackmail and sue me in the will hearing. I didnt realize that my uncle had accessed my info for XXXX XXXX XXXX and they allowed him to change the address and contact info to his information He then had the info mailed to his home. Now i havnt been able to access the info at all and am in collections. I was told that because i couldn't verify the info i was unable to access the loan. In addition to that 4years after leaving XXXX i find out that they believe i owe them money. However i went the entire year at the school and no one said anything about misfiled paper work. I now have a judgement against me and i can not get ANY HELP!!!! I have over 100K \$ in debt that i am not allowed to pay! My identity has been compromised.the only school loan that has not been affected is from XXXX XXXX.	2789192
1/21/18	Struggling to repay your loan	On XX/XX/XXXX i was served bank garnishment papers on collecting a XXXX balance on a private student loan. Back in XX/XX/XXXX and XX/XX/XXXX I reached out to my credit report bureau and was told they couldn't locate the debt or find any contact information for the original lender. I then found an artical that XXXX XXXX XXXX XXXX trust was being sued and while under investigation they aren't legally allowed to collect on any of the accounts due to lack of records. I was told by the credit bureau XXXX that it would be removed and was after they completed there investigation.	2788045
1/20/18	Attempts to collect debt not owed	I have disputed three medical debts with Transworld System that are according to my credit report, over five years old and reporting as collections accounts. These are the only collection accounts I have and wsnt them to be removed. The collection agency has not responded with validation, these are not my debts.	2789099
1/19/18	Took or threatened to take negative or legal action	Exchange Collections Department claims that Transworld Systems Inc has a debt in which it was stated that I owed over {\$9000.00}. That is totally impossible. Today I received a statement and the company was unable to pull up an account in my name or by the account number I provided. Something is going on that is not legal. I pay \$ XXXXmonth as agreed when I found out about this, but this statement also states, If your debt is submitted to the TOP by either XXXX or the US Treasury ... then you may not receive another notice after this one before funds due you from the federal government are offset under TOP. I called these agencies today to inquire about this since I am making payments as I agreed that I would. I do not have anything to offset from the government, plus the balance changed by over {\$6000.00} since I spoke to Transworld. Yet they are unable to find an account in my name. XXXX is the last person I spoke to. I dont know who this company is or what kind of scam they are pulling, but this is unacceptable.	2787865

[illegible]

Date received	Issue	Consumer complaint narrative	Complaint ID
1/19/18	Attempts to collect debt not owed	<p>XX/XX/XXXX - Received a confirmation email that XXXX XXXX XXXX received my payment of \$XXXX via my XXXX account (that I did authorize) for 1 T-shirt and 1 lapel pin. Contact info for XXXX XXXX XXXX (XXXX XXXX), XXXX XXXX XXXX XXXX XXXX XXXX WA XXXX. Phone: XXXX The confirmation email is pasted below:</p> <p>From: XXXX XXXX XXXX To: ME (I've taken out my email address for privacy) Sent: Wednesday, XX/XX/XXXXXXXX XXXX Subject: Thank you for your order!</p> <p>Order No. XXXX</p> <p>Thank you for your purchase!</p> <p>\$XXXX XXXXI</p> <p>Billing Information XXXX</p> <p>Order Summary</p> <p>ITEM DESC QUANTITY TOTAL XXXX Lapel Pin (RARE) [Original - No Longer Produced] 2nd Version (XX/XX/XXXX 1 XXXX XXXX T-Shirt (Black) Available in S-XXL Also Available in OD, Tan, White, Grey 1 \$XXXX</p> <p>Subtotal \$XXXX Shipping - USPS PRIORITY FLAT RATE \$XXXX Tax \$XXXX</p> <p>TOTAL \$XXXX</p> <p>Notes</p> <p>XXXX T-Shirt needs to be XL with Small front logo and Large Back logo as pictured.</p> <p>This email was sent to you by XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX WA XXXX XXXX I XXXX</p>	2787641
1/18/18	Communication tactics	<p>I have been called 2 - 4 times daily, including weekends by Transworld Systems since XXXX XXXX. They refuse to talk to me unless I confirm my information is correct. I told them, you called me, I do not know who you are and refuse to give you any information. They immediately become aggressive, and tell me they will not remove my phone number without first confirming my information and that if I want anything from them then I have to confirm my information. They refuse to remove my phone number or send me correspondence through writing unless I confirm my information and I refuse! They leave and empty voicemail, which fills my voicemail box before the end of the week. I can not delete them quick enough and have missed numerous important calls because my voicemail box is full from there blank messages. They continue calling from different numbers starting with XXXX. Several have claimed to have already contacted me via writing, I have no idea what they are calling for as they refuse to tell me unless again I confirm my information. If they have contacted me via writing, then they know my information and do not need me to confirm it. I believe this an attempt to collect a debt from XXXX XXXX XXXX XXXX XXXX, whom has already told me that I have no debt.</p>	2786466

Date received	Issue	Consumer complaint narrative	Complaint ID
1/18/18	Dealing with your lender or servicer	<p>In XX/XX/XXXX Federal Direct Consolidation Loan in the amount of {\$25000.00}. In XX/XX/XXXX FAFSA stated that the balance on the Direct Consolidation loan was {\$35000.00}. In XX/XX/XXXX I was given a forbearance by XXXX XXXX XXXX, and she forgot to file the paperwork for that, which sent my loan into default. She had me write a letter stating that there was financial hardship because they ceased my income tax because XXXX did not file the paperwork. I wrote that letter based on a conversation with XXXX XX/XX/XXXX, and also a follow up conversations with XXXX on XX/XX/XXXX. Per conversation with XXXX on XX/XX/XXXX at XXXX that would have been MT Time, she stated that the tax seizure would be returned, and the forbearance would go into effect. She did not do that, and she was fired. In XX/XX/XXXX I received a letter from FAFSA in response to my request for hearing, and my objections to collection of a defaulted student loan. They stated that their decision was that there was nothing that they could do. The wage garnishment has continued, and the seizure of taxes since XX/XX/XXXX. In XX/XX/XXXX I sent a letter to President Barack Obama with my objection to the defaulted student loans, and the hardship it was causing my family. FAFSA gave me a phone number to call, at XXXX XXXX. In XX/XX/XXXX I called XXXX XXXX, I spoke with XXXX XXXX. Her number was XXXX, and then in XX/XX/XXXX I spoke to XXXX XXXX, and that was XXXX manager, and then she referred me to XXXX XXXX, and he was XXXX manager, and his phone number was XXXX, and on that phone conversation XXXX stated that for my student loans had consolidated, and that the total amount borrowed, including interest was {\$58000.00}. He stated that I had paid to date the amount of {\$40000.00}, and that the current balance was {\$48000.00}, and they offered to settle the student loan at {\$35000.00}, which meant that I would have paid {\$75000.00}, on a loan that I only borrowed on {\$58000.00}. When I asked XXXX why there was such large difference between what I owed, including principal and interest he stated that federal regulations did not stipulate what collection agencies could impose as penalties for their collection agency fees. When I tried to contact them this week, I received a recorded message at Transworld Systems stating that due to the temporary restraining order by Judge XXXX they could no longer service my loan. I called FAFSA, and spoke to XXXX, and she stated that Transworld Systems had not updated my account since XXXX. So although they were collecting money it did not get applied to my account. In garnishments alone since the time I spoke to XXXX XXXX in XX/XX/XXXX, I have paid an additional {\$30000.00} that is well over the amount of the original loan plus interest. I spoke to the Federal Clerk at the Federal Claims Office, and he gave me the phone number for XXXX XXXX at the Department of Ed. XXXX XXXX stated that his number should not have been given out since he is not part of the case on XX/XX/XXXX. He gave me the number to XXXX XXXX, and her phone number is XXXX, and her voicemail box is full. I called back to the Federal Court of Claims, and spoke to the clerk again. He pulled up the internal email with direction regarding Judge XXXX decision to uphold the restraining order, and to halt the collection of defaulted student loans that had already been issued XX/XX/XXXX. The clerk stated the email regarding contacting XXXX XXXX was correct, and he also provided names of attorneys that would be helpful, and then I called you.</p>	2786197
1/18/18	Attempts to collect debt not owed	<p>My credit report has a collection account showing a {\$5.00} balance from a water company. The water company says nothing is owed and it was paid a year ago.</p> <p>The collection company says the debt is owed and won't remove it from my report with the bureaus until an investigation can be completed.</p> <p>I'm trying to purchase a home currently and this issue could cost me thousands of dollars in fees and a higher interest rate on the mortgage.</p>	2786592
1/18/18	Attempts to collect debt not owed	<p>On Tuesday XX/XX/XXXX I received the first phone message from Trans World Systems Inc., (these are calls to my home number, that I do not answer, allowing calls to go to voicemail.). The message was from XXXX XXXX at XXXX. I returned the call, XXXX XXXX was not available, they asked for my phone number and was told that I do not have an account with them. They must have dialed the wrong number. After receiving a call on XX/XX/XXXX I spoke with XXXX XXXX XXXX explaining that this is not my debt, please do not call again. I was told that my number would be removed. On Wednesday XX/XX/XXXX. I was called twice at XXXX XXXX and XXXX. I returned the call, explained previous conversations, and was told they were calling for a XXXX XXXX. I again said that there was no XXXX XXXX living here and to please remove my number. This same conversation was repeated again on Thursday XX/XX/XXXX at XXXX XXXX, Saturday XX/XX/XXXX. at XXXX XXXX., Sunday XX/XX/XXXX. at XXXX XXXX., Monday XX/XX/XXXX at XXXX XXXX. On Monday XX/XX/XXXX at XXXX XXXX. I again asked to have my number removed from their calling list. I was then given the names of two other people on their call list. I repeated to please remove my number and also asked for an alternate number to call if I received more calls. I then called XXXX at XXXX XXXX. and was assured that my number would be removed and I would not receive any more calls after 24 hours. Tuesday XX/XX/XXXX I received a message to call them giving me a ID code number of XXXX. Again calling on Wednesday XX/XX/XXXX. at XXXX XXXX. and this morning at about XXXX XXXX, I just deleted the message without bothering to return the call. At XXXX XXXX. I received another message. Every time that I call them and ask to speak to XXXX XXXX XXXX which is who I am supposed to talk to, they say he is unavailable. I explain that perhaps XXXX XXXX is not getting the message that he needs to stop calling me. I am not returning their calls, it is pointless to keep going through the same song and dance on a daily, sometimes several times daily with them. This is total harassment considering that we have had this same conversation so many times and have repeatedly requested they remove my number and stop calling me. Trans World Systems Inc.</p> <p>XXXX. XXXX XXXX XXXX DE XXXX XXXX.</p>	2786276

Date received	Issue	Consumer complaint narrative	Complaint ID
1/18/18	Attempts to collect debt not owed	<p>Transworld Systems is acting as a collection agency for the State of Wisconsin to collect state income tax from me for a seven-year period for a total of {\$12000.00}. The only sale I have made to a company in Wisconsin is one for {\$3400.00} in XXXX. (See the attached invoice.) I have no sales presence, resellers, stocking sellers or any company activity located in the State of Wisconsin. All my sales are internet sales. I have never been to Wisconsin.</p> <p>I have patiently explained all of this in detail to the State of Wisconsin and Transworld Systems, but keep getting auto-replies. I pay state income tax in the state of Idaho where my home-based business (XXXX XXXX) is located. I owe nothing to the state of Wisconsin or Transworld Systems.</p> <p>Transworld 's latest letter was XXXX/XXXX/XXXX.</p>	2786633
1/17/18	Dealing with your lender or servicer	<p>I came to CFPB regarding this very matter in XXXX. Now CFPB has initiated this ...</p> <p>" CFPB Takes Action Against XXXX XXXX XXXX XXXX XXXX, Transworld Systems for Illegal Student Loan Debt Collection Lawsuits All XXXX Loans Will Be Independently Audited, Companies Will Pay at Least {\$21.00} Million and Stop Suing for Invalid or Unverified Debts XX/XX/XXXX " I understand that the CFPB could not assist at the time for whatever reason in XXXX referencing case number : # XXXX. When I came to CFPB asking for the assistance. After I did my research I found that I never even knew XXXX XXXX XXXX XXXX XXXX. and that I had never had any dealing with them at all. I am requesting that CFPB add XXXX XXXX XXXX to the above referenced publication on the CFPB website.</p>	2784317
1/17/18	Written notification about debt	<p>On XXXX/XXXX/2018 - I answered a call from Transworld Systems. The individual refused to talk to me unless I provided him with my personal contact information. I advised him GLB, FDCPA, and TCPA (as they had been contacting my cell phone regularly). I asked for Verification of Debt. They refused to provide this as I would not verbally give them my personal information. I told them they could provide me what they have and I would confirm but as I do not know who they are nor does their company sound like a financial company in charge of debts I was not willing to provide anything organically without verification of debt.</p>	2785234
1/16/18	Communication tactics	<p>I have received 16 calls in 3 weeks attempting to collect a debt for someone who does not live at my home. I have told the caller to stop calling but they continue. The calls come from XXXX XXXX, XXXX XXXX, and XXXX XXXX. They are very rude. I can not help them but they persist.</p>	2784032
1/15/18	Struggling to repay your loan	<p>Over the past 3 years I have experienced life changing events that have caused me to have difficulty to make my student loan payments in a timely manor. I have been through a very costly divorce and custody battle with my ex-husband after 10 years of marriage. I had contacted XXXX the servicer of my XXXX XXXX XXXX loans on multiple occasions requesting help with my student loan payments. There were no options available to me other than to pay the payments set. In XX/XX/XXXX I was unable to make the payments. The accounts serviced by XXXX for XXXX XXXX XXXX defaulted after 120 days of non-payment. I was able to locate that my loans were in default status with a collections company called XXXX, XXXX XXXX XXXX. In XX/XX/ I made a {\$2300.00} payment to XXXX XXXX XXXX over the 5 loan origination 's to bring them current. I requested a reasonable payment plan and for my loans to come out of default status if I brought them current on the past due payments. I had brought the past due amounts current in XX/XX/XXXX and I was willing to resume payments. The collections agency XXXX XXXX XXXX on behalf of XXXX XXXX XXXX refused to work with me. They continue to threaten me that the entire balance due of {\$36000.00} is due immediately. They threaten me with wage garnishment and that these loans will stay on my credit report until the full amount is paid. I have paid XXXX XXXX XXXX for almost 9 years. The payments have been consistent. This company is being unfair, unrealistic and abusive. It is not practical for me to come up with {\$36000.00} when I have been struggling to make my minimum monthly payments. I have investigated that many companies will bring an account out of default and negative credit reporting when the account is brought current. This company is refusing. They threaten to ruin my life and my financial stability for many years to come. Even though I have made an evident effort to reconcile my debts. When I called XXXX & XXXX the first week in XXXX to make a payment. The representative refused my payment and told me to just mail it in. This makes it appear as if my payments were even more sparse. I know they are able to accept payments by phone because they took my payment of {\$2300.00} by phone. I assume since the payment was much smaller in scale. It was not worth the representatives time. I am absolutely disgusted. I have been a good payer of my debt to this company for 9 years. Now my life and my children 's life will be ruined for ten plus years because they refuse to work with me.</p>	2782760

Date received	Issue	Consumer complaint narrative	Complaint ID
1/12/18	Attempts to collect debt not owed	<p>I can provide any documentation/specific information needed for these cases, please just let me know what you need. I have 7 binders full of paperwork ... too much information to include here.</p> <p>The facts : 7 separate cases filed against me, under the following variations of XXXX XXXX XXXX XXXX XXXX : - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX XXXX *Current alleged total of all loans is over {\$190000.00} and continues to accrue interest. This is more than double the original amount.</p> <p>Our situation : In XX/XX/XXXX-XX/XX/XXXX, I took out loans to help pay for living expenses during college. In XX/XX/XXXX, after our family business went under, we had to declare bankruptcy. Our no asset Chapter XXXX was discharged in XX/XX/XXXX, but that did not help with the loans as they were classified as private student loans. We have continued a slow but steady income increase since that time (currently up to \$ XXXX/year as a family of XXXX), but due to life circumstances (cars breaking down, household repairs, medical issues) we just barely squeak by with month to month finances. We have already cut back on all extras. If we are faced with a garnishment or bank levy (which is seemingly more likely as we have multiple judgements against us from these loans), it would destroy our ability to squeak by.</p> <p>Our issue : As I said, inXX/XX/XXXX-XX/XX/XXXX I took out loans to help pay for living expenses during college. These loans were advertised as alternative education loans, which could be used to pay for living expenses, past tuition, and study abroad programs. They were not certified through the school, but instead required me to simply send in a copy of my schedule for that semester. They mailed a check directly to me, in my name. It never went through the school or financial aid office. Im stating all of this because from the research Ive done, these loans do not qualify as true education loans per the bankruptcy code. Therefore, beyond the issues with credibility of their documents in the cases against me, I believe these loans should have been discharged in our XX/XX/XXXX bankruptcy and this whole mess never should have wasted the courts and our time. I can point to exact portions of the bankruptcy code to support this claim, if neededplease just ask.</p> <p>In XX/XX/XXXX, XXXX XXXX XXXX (from here on XXXX) filed suit against me, combining 2 loans into one lawsuit under the plaintiff XXXX XXXX XXXX XXXX XXXX XXXX-I. I answered, and filed pro-se as I could not afford a lawyer and every lawyer I talked to at the time wasnt interested in pursuing the case. After 2 years of back and forth with XXXX within the courts, I lost after representing myself at the bench trial. Their proof of chain of assignment was a self-produced document which they claimed (through a shady affidavit from XXXX XXXX XXXX) was a redacted Schedule 2. Dates on this document make it impossible for it to be what they claim (A create date of XX/XX/XXXX, when the pool supplement XXXX claims it is a part of is dated XX/XX/XXXX, for example). I questioned the document at trial, and even asked the affiant under oath if she had ever worked for the original creditor on the promissory note provided in the complaint (XXXX XXXX) and she admitted that she had not. Still, I lost. I attempted to appeal, but the judge did not approve in forma pauperis status, and I could not afford the filing fees to continuoeso it was dismissed. I am not employed, (I have XXXX children and childcare would negate any salary I would make) so they can not garnish my wagesbut my husband is employed and I live in fear that they will levy our bank account.</p> <p>This is just one case. There are 6 more (all of which are against both myself and my husband, as he was a cosigner). 4 of them we have fought pro-se in the courts through to bench trial, with the same result. 1 of them ended in a summary judgement in favor of the Plaintiff because we were never served with any paperwork until we received the order granting summary judgement in XX/XX/XXXX. 1 case is still active, with the last activity being our response to Plaintiffs discovery and our own request for discovery (which was never answeredand never has been in any of these cases) in XX/XX/XXXX. All of them have failed to produce an actual copy of the schedule 2 listing my loan as one of the pool involved. There are various forms of computer generated documents that they claim are this schedule 2, but none of them state that they are the schedule 2, nor are they verified or certified by someone other than an affiant from XXXX XXXX XXXXXXXXX, and they all have glaring issues regarding credibility.</p>	2780599
1/12/18	Attempts to collect debt not owed	I received a collection letter from Transworld Systems and a treath for wage garnishment for something I dont have a record that I owe money. I have no idea who they are at why am I being harassed by these company?	2780225
1/11/18	Attempts to collect debt not owed	Trans world systems. This company has been calling for over 2 years and overtime I have asked to remove me they state that it will take 24 hours and call me right back the same day and the day after. They call every day even after i called for a week straight to request to be taken off and they say the same thing. They are calling asking for a person we do n't know.	2778892

Date received	Issue	Consumer complaint narrative	Complaint ID
1/10/18	Attempts to collect debt not owed	<p>Background to the debt : I went to a XXXX XXXX XXXX near my home on XX/XX/XXXX because I left work throwing up and I needed documentation to miss the next day of work. I gave the lady working the desk my contact and insurance information and waited to get called back. After a few minutes, the lady I had spoken with informs me that the way my insurance works, I had to pay everything up front before I went back. I expected this, and paid with no issue. I was seen and went home. A couple of weeks later I received a statement detailing that I owed {\$93.00}. I knew this was incorrect right off, so I called the number listed on the statement for XXXX XXXX XXXX and explained the situation to the representative. She apologized for the mistake and said I would receive a corrected statement soon. On XX/XX/XXXX, I received a statement in the mail that showed I owed {\$0.00}. At that point I thought this was the end of it.</p> <p>On XX/XX/XXXX I received a notice dated XX/XX/XXXX from Transworld Systems , Inc indicating their intent to collect a debt of {\$93.00} on behalf of XXXX XXXX XXXX XXXX. The next day, I sent in a brief letter disputing the debt, as I 've already paid it. I included the statement that showed the {\$0.00} balance and a bank statement that showed where I paid. I sent this certified mail. The return receipt indicates that this was received by TSI XX/XX/XXXX. On XX/XX/XXXX, I received a notice dated XX/XX/XXXX indicating a debt of {\$180.00} as " still unpaid " with no explanation as to why it was suddenly doubled. Yesterday, I sent a second dispute to the new amount. When I got home from work, I discovered another notice from TSI indicating that I " still owed " {\$180.00} and suggesting that if I get a tax return, I could use it to pay the balance. This was dated XX/XX/XXXX, a day after my dispute was received, with no verification of the debt as I requested. Today, XX/XX/XXXX, I am sending a third dispute noting that I have filed this complaint as they have continued to contact me after receiving my dispute and to not contact me without verification of the debt that supersedes the statement I have that shows {\$0.00} owed.</p>	2777751
1/10/18	Communication tactics	Recorded message says to call XXXX and ask for XXXX XXXX so when we do so we ask for XXXX XXXX but whoever answered the phone says they can help us. We then state that the phone number you are calling is a new one to us and that we have no debt to anyone so please stop calling for which the standard response has been " We will remove you from our list ". Problem is, they still keep calling.	2778363
1/9/18	Written notification about debt	Transworld Systems Inc is reporting a debt collection account with the original creditor of XXXX XXXX XXXX XXXX. I never received notification of the debt owed, nor did I receive notice of my rights to dispute.	2775342
1/8/18	Attempts to collect debt not owed	<p>I received a bill on XX/XX/XXXX from Transworld Systems Inc. for {\$200.00}. This bill had two line items. One item for {\$150.00} and another item for {\$46.00}. I called to Transworld Systems Inc on XX/XX/XXXX to pay my bill. I gave them my payment information and they processed the payment. The phone operator confirmed that I paid everything showing in her system and that I had no outstanding payments.</p> <p>A few months later, I received an alert from my bank that my credit score had changed due to an outstanding debt that I owed. My credit score showed that I owed {\$46.00} to Transworld Systems Inc.I called Transworld back and they informed me that I only paid the {\$150.00} and still owed {\$46.00} (The phone operator on XX/XX/XXXX told me that I had paid everything that I owed). I paid the {\$46.00} during the phone call on XX/XX/XXXX.</p> <p>My credit score is now being affected because it shows that I had an outstanding debt payment for three months, even though I thought I had paid the entire debt in full on time.</p>	2774940
1/7/18	Written notification about debt	<p>This is a formal complaint against Transworld Systems (TS) for violating the conditions of the Fair Debt Collection Practices Act (FDCPA). Specifically, the FDCPA requires every collector to send a written validation notice stating how much money is owed within five days after first contact. This notice also must include the name of the creditor to whom you owe the money, and how to proceed if you dont think you owe the money. Although I noticed on my phone that I had been called by Transworld Systems (but never talked to anyone), this attempt to communicate serves as first contact. However, I did NOT at any time receive a written validation notice from TS within five days, as the FDCPA requires.</p> <p>In addition, and although I questioned the validity of this debt from an ER doctor out of network for XXXX, I had made a significant payment as recently as XX/XX/2017 (after my SS check was directly deposited), which was before Transworld Systems became involved. Within the last several days, and being in violation of the FDCPA, TS wrongfully turned over this small debt ({\$130.00}) to the credit agencies, creating unnecessary havoc where none should have occurred.</p>	2774454

Date received	Issue	Consumer complaint narrative	Complaint ID
1/5/18	Communication tactics	<p>have been calling for months in 2017 each day 2-3 times per day. It is a scam as I do not have any debts.</p> <p>Transworld systems asking us to call a XXXX XXXX ' at XXXX for a case number. We are not calling as we do not want to encourage this scam.</p> <p>Transworld Systems needs to take our number out of their system. We are unable to find out how to do this. It is harassment.</p>	2773075
1/5/18	Attempts to collect debt not owed	In XXXX 2017 I contacted the my doctor office about any unpaid balance. According to my doctor office I do not owe any balance, all of my bills were cover by my insurance. So, I am not sure what debt I owe?	2773141
1/5/18	Problem with a credit reporting company's investigation into an existing problem	<p>On XXXX XXXX, XXXX, I accidentally injured myself at a park in XXXX XXXX, CA, away from my home in XXXX XXXX, CA, and was brought to XXXX XXXX XXXX XXXX (XXXX XXXX). While inside the Emergency Room, I asked and was told by their medical staff that it would cost me around {\$600.00} for my minor injury. This was witnessed by my husband, XXXX, who was with me at that time. But when my bills finally arrived home by mail, I was surprised to learned it totaled to about {\$1900.00}, broken down as follows : {\$1200.00} for XXXX XXXX XXXX XXXX (Exhibit A) AND {\$740.00} for XXXX XXXX XXXX or XXXX (Exhibit B) The day of my accident, XXXX XXXX already knew from the start that I was on XXXX with a Spend-Down of {\$970.00}, since they were the ones who provided me with a copy of my XXXX Eligibility information sheet (Exhibit C). Accordingly, I was expecting that they would just ask me to pay the {\$970.00} as my Spend-Down and XXXX will take care of the rest, just like in my other medical bills in the past. But to my big surprise, both companies insisted thru letter that I either pay them the whole amount of {\$1900.00} OR they will bring this matter to their respective agencies for collection. This despite the fact that I sent them successive letters explaining what my XXXX benefits includes but all my pleas felled on deaf ears, as if they have never heard what XXXX Spend-Down means. True enough, my case was passed on to their respective collection agencies for collection : XXXX XXXX XXXX for XXXX XXXX (Exhibit D) AND XXXX XXXX XXXX XXXX XXXX for XXXX (Exhibit E). And as expected, my credit history went down the drain and was severely damaged as a result of the derogatory reports that these companies have placed on my credit history report, without even considering my XXXX benefits. Enclosed is a copy of my current credit report (Exhibit F), for you to understand how these companies have damaged my credit reputation even up to this writing. Practically, what these companies wants me to do is to pay them more than what my XXXX Step-Down of {\$970.00} requires, in addition of course to the money they have already collected from XXXX for their services. I have tried but these two collection agencies do not want to coordinate with each other and are not willing to come-up with a written accounting statement of my medical bill, showing my XXXX Step Down of {\$970.00} on it with the balance to be paid by XXXX.</p> <p>What these companies have done here is totally wrong and needs to be corrected immediately. And it is only but fair and proper that they should rectify their own misdeeds with all the credit reporting agencies that they have shared this misinformation, in order that I can also recover from my own dismal credit rating.</p>	2773370
1/4/18	Written notification about debt	Good evening - I have contacted this company a total of FIVE times since XXXX of 2017 regarding two debt collection accounts on my credit reports. The latest certified letter was sent to TransWorld Systems on XXXX XXXX, 2017 requesting validation of the alleged debt, as well as proof that this company has the legal authority to collect the allege debt on behalf of the original creditor. I received a letter billing ledger as validation. This ledger does not assign the debt to me. I have yet to hear anything back from TransWorld once I told them that the handwritten ledgers did not assign this debt to me. This company still has neglected to include proof that they have the legal authority to collect the alleged debt.	2772117
1/4/18	Dealing with your lender or servicer	I took out a private student loan several years ago with XXXX XXXX XXXX for a little over \$ 3K. I filed a chapter XXXX bankruptcy in XX/XX/XXXX (estimated). I was informed at that time to stop making payments on all accounts. I was only allowed to make payments via my trustee. XXXX XXXX XXXX was included in my bankruptcy. Sometime in XX/XX/XXXX - XXXX - sold/transferred my loan to Transworld Systems. I received NO communication on this. So when I converted my Ch XXXX to a Ch XXXX in XX/XX/XXXX - I didn't know that this had occurred until I received a notification from a XXXX XXXX XXXX about the student loan being in collections. I was NEVER given the opportunity to work out a payment plan with XXXX and they have put this information on my credit report as a collection account. I have been making \$ XXXX monthly payments via XXXX XXXX XXXX, who doesn't report to the credit bureaus, however Transworld is reporting my account as a collection account. How is this legal? I was NEVER given an opportunity to pay this account with XXXX as they sold the account to Transworld AFTER I had filed bankruptcy. I DO NOT OWE Transworld anything! I should have been allowed to pay this debt to XXXX and they should not have filed this as delinquent while I was in a Chapter XXXX & Chapter XXXX - just to put a collection on my account after my bankruptcy was discharged. Can someone help me get this removed from my credit? I don't see how this process was legal.	2771697

Date received	Issue	Consumer complaint narrative	Complaint ID
1/3/18	False statements or representation	My Problem is with the XXXX XXXX XXXX XXXX I incurred tolls which I paid. The tolls are {\$5.00} and I have paid them. there was a total of 10 tolls at {\$5.00} each which I paid but They started sending me late fee notices of {\$55.00} on each {\$5.00} toll which is outrageous Why are they allowed to charge a late fee 11 times the toll amount. I am not a toll cheat and when I received the notices I paid them.	2770788
1/3/18	Took or threatened to take negative or legal action	<p>Per CFPB - The proposed judgment against the XXXX XXXX XXXX XXXX XXXX has been filed with the U.S. District Court for the District of Delaware, and it is effective only if approved by the presiding judge. The consent order is effective immediately.</p> <p>Under the Dodd-Frank Act, the Bureau has the authority to take action against institutions or individuals engaging in unfair, deceptive, or abusive acts or practices or that otherwise violate federal consumer financial laws. Under the terms of the proposed final judgment and consent order, the Bureau is requiring the companies to : Stop filing collections lawsuits on debt that can no longer legally be sued over : Statutes of limitation limit the amount of time an individual or company can go after someone in court for a debt that is allegedly owed. Under the terms of the proposed final judgment and the consent order, the companies are prohibited from tying consumers up in litigation after the expiration of the applicable statute of limitations.</p> <p>Stop attempting to collect, reporting negative credit information, and suing consumers for debt without proper documentation : Under the terms of the proposed final judgment and the consent order, the companies are prohibited not only from suing without documentation, but also from collecting and reporting negative credit information without documentation.</p> <p>XXXX XXXX XXXX XXXX XXXX continues to pursue and collect debt by filing a civil lawsuit with the Superior court of the state of Arizona - Through the XXXXXXXXXX XXXX XXXX XXXX - XXXX XXXX XXXX XXXX XXXX, AZ XXXX.</p> <p>Per court documents, all collection attempts should ceases until a 100 % audit of all cases are completed.</p> <p>I am currently continue to be served papers for court proceedings for case No. XXXX</p>	2771103
1/2/18	Struggling to repay your loan	<p>Student Loan : XXXX XXXX (XXXX XXXX and XXXX) My student loan was originally XXXX in 10 years it is now XXXX dollars. I was never made aware of the interest that it had accumulated throughout the years. They filed a garnishment against me 6 times and even garnished my bank account, while a payment was already settled in court. It has brought me to change jobs, financial difficulties, almost evicted, lights shut due to the garnishment in my bank account twice. They failed to get a hold of me even after I asked them if there is another student in records. They even attempted to take hold of property, which I do not even own. I was never aware of a lot of things when they attempted to garnished. I was never provided any documents as to why I owed such a large amount. Back in XX/XX/XXXX & XX/XX/XXXX I was served at home with documents to show up to court, but at that time I was in school. My student loan was made on XX/XX/XXXX & 2008. I was confused as to why I was served with an XXXX debt in XX/XX/XXXX & XX/XX/XXXX? Please help, this has caused me XXXX and stress.</p> <p>My hopes are my case will be part of the action lawsuit that was issued against them on XX/XX/XXXX. Thank you</p>	2769138
12/30/17	Attempts to collect debt not owed	<p>I have attempted to contact XXXX by disputing my medical debt through their online dispute portal. I have also sent them a certified letter disputing this debt on XXXX/XXXX/XXXX. These collections were removed from my XXXX report because of multiple inaccuracies and lack of being able to validate this debt, but XXXX has not removed these collections from my credit report yet. XXXX keeps responding that this debt is mine and verified, yet I have never received an itemized summary of what I am being charged for, and I have never been contacted directly by Transworld Systems Inc, either, which leads me to believe this is fraud. These collections need to be removed from my credit report from XXXX, just like they were removed by XXXX.</p> <p>XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$100.00} {\$100.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$1700.00} {\$1700.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$79.00} {\$79.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$240.00} {\$240.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$88.00} {\$88.00} XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX {\$66.00} {\$66.00}</p>	2767690

Date received	Issue	Consumer complaint narrative	Complaint ID
12/28/17	Took or threatened to take negative or legal action	On XX/XX/XXXX I received a call from an " XXXX XXXX " on my personal cell from a number XXXX, I also received the same call at my work from the same person the number that called was a XXXX, the number he left was a XXXX. He called my Daughter 's Husband 's PARENTS and left the following message. I have a recording of the call. transcript is as follows : This is case XXXX XXXX with XXXX XXXX calling in reference to a complaint preparing to be filed against ***** (me) XXXX years of age after a through investigation of this affidavit, i find the documents forwarded to my office do indeed support the order for ***** (me) to appear in court on alleged check fraud, I would like to speak with ***** prior to signing off on this. I can be reached at XXXX, that is a listed toll free number, therefore XXXX should have no difficulty returning this call. Pretrial docket number to reference XXXX. Be advised failure to respond will leave me no choice but to execute the paperwork referencing your appearance in XXXX XXXX service which is due to be carried out at your home and place of employment. XXXX YOU HAVE BEEN NOTIFIED	2766464
12/27/17	Communication tactics	This is about an insurance claim from XXXX XXXX that was finally paid XXXX XXXX by my insurance company. I have called XXXX 2 times and have asked the XXXX XXXX 4 times to tell XXXX to stop calling me. XXXX has called me every other day since XXXX XXXX. XXXX called again this morning.	2764940
12/25/17	Communication tactics	Trans World System Inc started to contact me in regards to a debt that was already being garnished from my wages by the Creditor and tried get more money to be paid. They kept calling me to ask when I can pay the collection and I told them to stop calling me because payments were being garnished. Over the next few months they kept calling to receive money and I told them not to contact me anymore and to contact the Creditor that sent them my information. Still they would not stop contacting me and the Creditor is not doing anything to stop this collection agency from bothering me, even though they are par is bing my wages.	2763821
12/23/17	Attempts to collect debt not owed	On XXXX/XXXX/XXXX I visited the Emergency Department for an injury that occurred at work. I filed the necessary paperwork since the injury should never have been billed to my personal insurance. It was mistakenly billed to my insurance and a balance was then determined for {\$510.00}. After multiple attempts to get XXXX Medical Center to dissolve this false debt to no avail. I recently received a letter from a collection agency and they have not given me anyway to contact them without providing them with more personal information and they have requested a rebuttal in writing but have failed to give me a way to contact them in writing. The collection agency Transworld Systems who 's number is XXXX. I will try and contact them via phone but I must be able to submit something to them and writing. I only have 30 days according to the letter and it has a date of XXXX/XXXX/XXXX on the letter.	2763182
12/22/17	Attempts to collect debt not owed	Thursday, XXXX XXXX 2017, XXXX XXXX PST, and other times Robocaller identified self as " Trans World Systems, INC > " Recipient informed that call is to collect debt (unknown type.) Instruction given to call " XXXX XXXX XXXX " at " XXXX " An I.D . code = XXXX was given. Robocall came from " XXXX XXXX " " XXXX "	2761809
12/21/17	Attempts to collect debt not owed	I have been getting recorded calls from a collection agency telling me to get in touch with a different number to settle a debt. I have called them multiple times stating that the person they are looking for is not longer the owner of this phone number and I have been told that they will remove it from their list. However, after many months they keep on calling at least twice a day and now I do not know what else I can do.	2762252

Date received	Issue	Consumer complaint narrative	Complaint ID
12/21/17	Attempts to collect debt not owed	<p>I noticed that you are reporting inaccurate data - such as : REPORTING AN ACCOUNT AS A COLLECTION ACCOUNT MULTIPLE MONTHS IN A ROW WHEN AN ACCOUNT CAN ONLY GO INTO COLLECTIONS ONE TIME. NOT 4 TO 24 MONTHS IN A ROW LIKE YOU ARE REPORTING IT!!! AND NOT AS A BRAND NEW COLLECTION EACH MONTH ... YOU HAVE REPORTED THESE ACCOUNT INACCURATELY LONG ENOUGH.. .REAGING OF AN ACCOUNT IS A MISREPRESENTAION OF MY CREDIT HISTOR-Y ... XXXX so DELETE THESE ACCOUNTS NOW!!!! PLEASE!!!! I have fully researched my rights and found that the Fair Credit Reporting Act does not allow you to victimize innocent credit worthy people by reporting erroneous false information. Under the FCRA, the following applies to me XXXX Louisiana Laws Civil Code CC 3494 Actions subject to a three-year prescription Universal Citation : LA Civ Code 3494 SECTION 2. THREE YEAR PRESCRIPTION Art. 3494. Actions subject to a three-year prescription The following actions are subject to a liberative prescription of three years : (1) An action for the recovery of compensation for services rendered, including payment of salaries, wages, commissions, tuition fees, professional fees, fees and emoluments of public officials, freight, passage, money, lodging, and board ; (2) An action for arrearages of rent and annuities ; (3) An action on money lent ; (4) An action on an open account ; and (5) An action to recover underpayments or overpayments of royalties from the production of minerals, provided that nothing herein applies to any payments, rent, or royalties derived from state-owned properties. Acts 1986, No. 1031, 1. civil code sec. 2 art. 3494 Louisiana Also I would like to state you keep deleting accounts and then the creditors add them back to my credit and re age debts that are in fact 3 + years older and also none of the creditors are registered in the state of Louisiana. I have provided proof were accounts have been deleted and creditors are illegally adding accounts back as new accounts. I have also provided proof that you are reporting accounts open that have been charged off and in my state prescription which is only allowed there Years ... do whats right and delete these accounts as you are reporting false documents!!! The following accounts listed on my credit as follows XXXX world systems-hippa? 3 years old. Medical.. wont respond to letters sent.</p> <p>Ive also added my FCRA guidelines that apply to me as well 611. Procedure in case of disputed accuracy [15 U.S.C. 1681i] 5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or can not be verified, the consumer reporting agency shall (i) promptly delete that item of information from the file of the consumer, or modify that item of information, as appropriate, based on the results of the reinvestigation ; and (ii) promptly notify the furnisher of that information that the information has been modified or deleted from the file of the consumer. B) Requirements Relating to Reinsertion of Previously Deleted Material (i) Certification of accuracy of information. If any information is deleted from a consumer 's file pursuant to subparagraph (A), the information may not be reinserted in the file by the consumer reporting agency unless the person who furnishes the information certifies that the information is complete and accurate. (ii) Notice to consumer . If any information that has been deleted from a consumer 's file pursuant to subparagraph (A) is reinserted in the file, the consumer reporting agency shall notify the consumer of the reinsertion in writing not later than 5 business days after the reinsertion or, if authorized by the consumer for that purpose, by any other means available to the agency. (iii) Additional information. As part of, or in addition to, the notice under clause (ii), a consumer reporting agency shall provide to a consumer in writing not later than 5 business days after the date of the reinsertion (1) a statement that the disputed information has been reinserted ; (II) the business name and address of any furnisher of information contacted and the telephone number of such furnisher, if reasonably available, or of any furnisher of information that contacted the consumer reporting agency, in connection with the reinsertion of such information ; and (III) a notice that the consumer has the right to add a statement to the consumer 's file disputing the accuracy or completeness of the disputed information. (C) Procedures to prevent reappearance. A consumer reporting agency shall maintain reasonable procedures designed to prevent the reappearance in a consumer 's file, and in consumer reports on the consumer, of information that is deleted pursuant to this paragraph (other than information that is reinserted in accordance with subparagraph (B) (i)). (D) Automated reinvestigation system. Any consumer reporting agency that compiles and maintains files on consumers on a nationwide basis shall implement an automated system through which furnishers of information to that consumer reporting agency may report the results of a reinvestigation that finds incomplete or inaccurate information in a consumer 's file to other such consumer reporting agencies. (6) Notice of Results of Reinvestigation (A) In general. A consumer reporting agency shall provide written notice to a consumer of the results of a reinvestigation under this subsection not later than 5 business days after the completion of the reinvestigation, by mail or, if authorized by the consumer for that purpose, by other means available to the agency. (B) Contents. As part of, or in addition to, the</p>	2761140
12/20/17	Written notification about debt	<p>I received a credit alert that a collection was placed in my credit report that I have no knowledge about. The collection agency or the medical provider never notified me about the medical bill of {\$24.00}.</p> <p>I never received any notice regarding the medical bill. The collection agency said they got the collection in XX/XX/XXXX, but this is XX/XX/XXXX and they failed to notify me, allowing me the opportunity to dispute. I am asking that this collection agency remove the derogatory information from my credit report and follow the appropriate laws regarding consumer rights pertaining to medical debts.</p> <p>I have asked the physician office to send me the bill, because I never received any medical bills for {\$24.00}, I surely would have satisfied this bill.</p>	2760412

Date received	Issue	Consumer complaint narrative	Complaint ID
12/20/17	Attempts to collect debt not owed	<p>Starting yesterday, XX/XX/XXXX, I received a call from (XXXX) XXXX. I did n't answer it, but looked up the number. It came from XXXX XXXX XXXX, who are notorious for attending to collect on " zombie debt " that has been sold to them and was written off many years ago. I received another call this morning, XX/XX/XXXX, and again did not answer it. This relates to a small (less than { \$200.00 }) debt that I disputed at the time, refused to pay, and was long ago written off by the company.</p> <p>Please inform XXXX that they are legally not allowed to harass me about this matter. I will be sending them a certified letter with return receipt stating the same thing. Any assistance you can provide would be greatly appreciated.</p>	2760688
12/18/17	Communication tactics	<p>recieved a letter from transworld systems saying i owed { \$110.00 }. i decided to pay as our holiday insurance didnt cover the full debt. there was no e-mail or online payment so i had to send a cheque which i sent recorder delivery on that day.</p> <p>they recieved the cheque a few weeks later (posted from the XXXX to usa). they as yet havent cashed the cheque but i have since recieved a further 6 letters demanding the money that i have already sent.</p> <p>i have emailed them (found this information on their website) 4 times, written to them a further 2 times but they do not reply to anything ... i just recieve more threatening letters.</p> <p>i have sent the cheque they requested, written to them and sent e-mails but they still keep writing to me demanding i pay.</p>	2758451
12/18/17	Attempts to collect debt not owed	<p>Sent a Debt Validation to this company once I realized they are listed on my credit reports XXXX XXXX, 2017. The collection agency failed to validate debt. They " did not validate the debt in the required time frame, only after was incomplete proof provided in the form of a final bill. A bill statement does not obligate me to pay. In the US law encyclopedia, XXXX XXXX, XXXX XXXX XXXX XXXX. Sections 90-93 ; it says that one can not subrogate onto a contract that they were not originally on, did not have any interest to protect, and then claim successor in rights and interests. Thus, when an original credit sells the debt, they give up their rights to collect on the debt, BUT they do not give those same rights to the collection agency. The collection agency can not act as a substitute for the original creditor.</p>	2758637
12/18/17	Attempts to collect debt not owed	<p>The organization XXXX XXXX XXXX XXXX XXXX (XXXX) claims I owe them { \$250.00 }. I have never had any previous credit or debt with XXXX. I have contacted the company many times asking to identify and provide supporting documents. They have failed to provide any information to support the fact that this debt is valid. For non payment they have sent this to a collection agency Transworld Systems. As of XXXX XXXX, 2017 a letter states that I owed { \$250.00 }.</p>	2759050
12/17/17	Attempts to collect debt not owed	<p>Dear Sir, I hope this message finds you well I am an international XXXX graduate, had a clinical rotation at XXXX XXXX XXXX from the period of XXXX XXXX XXXX XXXX XXXX XXXX during which i was covered by XXXX XXXX (which the XXXX XXXX XXXXXXXXXXXX asks us to purchase before starting our clinical rotations) We also pay XXXX dollars for a month of the rotation (its not for free) One day my XXXX was XXXX and XXXX (XXXX XXXX), so i went to the coordinator office, I HAD NO INTENT of going to the Emergency department, the coordinator asked me to go to ER and present them with a copy of my insurance and she mentioned that it would cover everything there.</p> <p>I went to the ER, presented my insurance copy, waited for my turn, ER doctor was unprofessional himself, he injected the XXXX so i could feel XXXX when he extracts the XXXX HOWEVER he came back late when XXXX faded away and it was very painful. I did n't file a complaint by that time.</p> <p>Since then, I have been receiving plenty of calls from debt collector and i have been spending ample of time trying to resolve the issue with them and XXXX XXXX XXXX However they are refusing to communicate with Insurance company, been calling them over 10 times. One representative actually told me WE DONT DEAL WITH INSURANCE.</p> <p>I am attaching my insurance copy and also attaching a copy of the debt collection.</p> <p>I am writing to you so you could please resolve the issue, please put some points into consideration - i paid XXXX usd for 2 months of rotations at XXXX XXXX and XXXX XXXX XXXX - I had a valid insurance when i presented to ER - i had no intent what so ever to go to the ER except after knowing that insurance will cover all the cost Thank you so much looking forward for your response Happy Holidays XXXX XXXX</p>	2757888
12/14/17	Communication tactics	<p>I have been called 5 times since Monday, XXXX XXXX 2017 by XXXX XXXX XXXX XXXX. They have no account associated with my name or phone number, but they continue to call anyways. I have requested to be placed on their do not call list 3 times, the first request being over 48 hours ago (on Tuesday, XXXX XXXX 2017) and they are still calling my phone.</p> <p>The most recent call was today, Thursday, XXXX XXXX at XXXX.</p>	2755344

Date received	Issue	Consumer complaint narrative	Complaint ID
12/14/17	Dealing with your lender or servicer	<p>The original student loan in the amount of {\$20000.00} was discharged in a Bankruptcy hearing in XXXX (see attached). Even though this debt was discharged, the federal student loan corporation kept harassing me to make payments on it and accept the debt. At the time, I was working as a XXXX for the XXXX XXXX and was afraid it would impact my career, so I opted to pay on the loan to stop the constant harassment. This was the era when there were very few to no consumer protection rights regarding debt collector harassment tactics. Even the Department of Education utilized many debt harassment tactics that would be considered unjust and illegal in todays world. Over the years, I made payments and at certain periods of time the account went into a deferred status and I stopped making payments for a period of time after my lawyer told me that this debt was fully discharged in bankruptcy court and that I should not have been making any payments to the Department of Education or any other entity claiming to own this account. This account eventually fell into a default status and that is when the Department of Education brought in XXXX XXXX XXXX to aggressively go after the garnishment of my wages. I elicited the help of a lawyer (XXXX XXXX XXXX) to represent me to the Department of Education regarding the aggressive tactics taken by XXXX XXXX XXXX and their attempt to garnish my wages. After in-depth research into my case, my lawyer crafted a letter that explained how the bulk of the original student loan was dischargeable under Bankruptcy Law (see attached letter) and that XXXX XXXX should not have been allowed to garnish my wages. XXXX acquired this account from XXXX which in turn took it over from an aggressive and now defunct debt collector named XXXX XXXX XXXX who were hired by the Department of Education to garnish my wages as previously mentioned. XXXX is currently showing a total current balance of {\$70000.00} on a {\$20000.00} original student loan that I have paid approximately {\$85000.00} to {\$90000.00} towards over the years since its inception, but have not been given any credit for by them. XXXX refuses to acknowledge the amounts that were garnished (15 % net income) from my paycheck from XXXX to XXXX which totaled in the amount of {\$49000.00} (see attached), not to mention the thousands of dollars I have already paid to date on this account. I feel XXXX has been highly deceptive and fraudulent with how they have represented this account. They have refused to allow me any options for the repayment of it at a reduced rate until such time that I could get someone at their company to hear my case. I have provided them documentation showing that I have paid this account in full, however they refuse to acknowledge the documents I have provided nor do they respond to any requests for an audit of this account. In addition, XXXX is actually being more underhanded and fraudulent with this account by adding onto the balance the unsubstantiated unpaid interest that they supposedly inherited from XXXX. I have also requested a lower interest rate (currently 8.25 %) and they have stated I am not eligible with no further explanation as to why? There are currently several lawsuits against XXXX for the very same fraudulent and underhanded practices that I have mentioned above.</p>	2755161
12/13/17	Written notification about debt	I noticed this debt listed on my credit report. I have never had any dealings with XXXX XXXX or its subsidiaries. I attempted to get this corrected but it still shows on my credit report.	2754728

Date received	Issue	Consumer complaint narrative	Complaint ID
12/13/17	Incorrect information on your report	<p>Transworld Systems is falsely reporting a medical collection for {\$96.00} from XXXX that does not belong to me, that was not authorized by me, that I do not recognize, I do not owe, and could not possibly be enforced in court.</p> <p>Bottom line, I had zero doctors visits in XXXX and zero medical issues over that period. There is no way I ordered any medical services that could have given rise to any legitimate debt.</p> <p>Upon several requests, Transworld has repeatedly refused to provide any specific proof and medical records to validate this alleged collection -- in particular, they have provided no : (1) details of the contract underlying the alleged amount, (2) proof that I ordered any medical services, (3) substance and details of the medical services that are alleged to be ordered, (4) substance and details of the doctor that ordered any of these alleged medical services, and (5) substance and details of any medical conditions that would warrant or be associated with the medical services they allege were ordered.</p> <p>In addition, they have provided no proof the alleged medical services were in fact delivered and received, and that the alleged medical provider in fact performed and completed their duties under the alleged contract. That is a required and critical element of a valid contract -- without that, there is no contract.</p> <p>Having possession of some of my personal information does not verify this alleged debt (e.g. social, address, name) as that does nothing to substantiate the particulars of their claim. Moreover, i was one of the consumers whose personal information was hacked and compromised by XXXX -- and therefore a higher standard of verification is required.</p> <p>They have continuously, prejudiciously and illegally continued to verify this alleged collection with XXXX, knowing full well that (1) XXXX XXXX verification standards are extremely lax, (2) that they outsource their collection efforts to minimum wage employees in the XXXX and XXXX with limited command of English, (3) they routinely ignore consumers ' disputes and only superficially investigate, if at all, (4) they have routinely breached consumers ' data privacy and rights under the Fair Credit Reporting Act, and (5) they have been repeatedly reprimanded by state Attorneys General and federal agencies.</p> <p>Transworld is reporting this alleged collection to XXXX in order to wrongly extract payment on a note that it specifically knows, and should reasonably know is unenforceable and is invalid.</p> <p>XXXX and XXXX very quickly and expeditiously deleted this collection account when challenged.</p> <p>I ask that this collection notation be removed from my credit report immediately, that Transworld cease and desist, and that it agrees not to on-sell this incorrect collection.</p> <p>Details of notation on my XXXX credit report Transworld Systems Inc ; Collection Reported XXXX ; Assigned XXXX ; Creditor Class Medical/Health Care ; Original Creditor XXXX XXXX ; Amount {\$96.00} ; Status as of XXXX Unpaid ; Date of 1st Delinquency XXXX ; Balance as of XXXX {\$96.00} ; Individual Account ; ADDITIONAL INFORMATION Consumer Disputes This Account Information ; Address : XXXX XXXX XXXX XXXX DE XXXX : (XXXX) XXXX</p>	2753864
12/12/17	Attempts to collect debt not owed	<p>I was in the military CA XXXX XXXX. I had a XXXX XXXX and fell behind on my payments. On XX/XX/XXXX XXXX XXXX closed my account. I started to get monthly deductions on my my military pay (LES). I have the LES that show the deduction made on my pay.It shows the balance owed to XXXX XXXX going down every month. On my LES XX/XX/XXXX it shows the balance owed to the XXXX XXXX at XXXX. On XX/XX/XXXX XXXX XXXX XXXX sent me a letter saying that I had a balance of XXXX. owed on my XXXX XXXX and they were collecting it. I informed them it was paid off and had my pay stubs (LES) to show it. I contacted XXXX XXXX and informed them of situation. I requested copies of my credit card statements from XX/XX/XXXX to XX/XX/XXXX. They informed me they could not do that and to deal with the collections company. The collection company informed me that only XXXX XXXX could provide that information to contact them. On XX/XX/XXXX XXXX XXXX took my wife 's and my XX/XX/XXXX tax return. I just want copies of those statements so i can show credit card company that the debt was paid off my matching them with my military pay statement deductions. If it turns out after making the comparison between my LES 's and the credit card statements that I do owe some debt, I will do my best to address that. I tried to talk to them and they do n't want to work with me. Also the same response from the collection company Transworld Systems. Can you please help me?</p>	2753241
12/9/17	Communication tactics	<p>I started paying back money I owe to a company the collection agency (Transworld Systems , Inc.) was working on their behalf. I still owe one more payment ({ \$57.00 }) when the collection agency disguise themselves as a contact from my personal cell phone list. It appeared as a work number from one of my friends. When I opened it, I recognized the number from collection agency. It began on XXXX XXXX to the present.</p>	2750470

Date received	Issue	Consumer complaint narrative	Complaint ID
12/9/17	Dealing with your lender or servicer	My attorney requested I reach out to you to advise that even though XXXX XXXX XXXX is in a large lawsuit regarding their collection practices on private student loans. They were advised to stop all collection attempts per an article in the XXXX XXXX XXXX until further notice and they are still calling to collect via a collector XXXX XXXX in MN	2750299
12/9/17	Attempts to collect debt not owed	<p>The debt was owed to XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX and was paid for on XXXX XXXX, XXXX for the amount of {\$170.00}. I was informed that my balance is in XXXX.</p> <p>Recently I have been receiving letters from Transworld Systems Inc. indicating that I owe {\$190.00}. I contacted XXXX XXXX XXXX XXXX XXXXXXXXXX XXXX financial department to inform them, and they assured me that they had contacted the company XXXX times to inform them that my balance is XXXX and that I should n't worry.</p> <p>I have received a total of three letters so far still trying to collect the amount mentioned above. I would really like them to stop.</p> <p>Since it 's the weekend, I ca n't contact them by phone.</p> <p>pd. Money Order # : XXXX XXXX {\$170.00} / Provide me an email where I could send a fax or email to be able to send proof of all receipts.</p>	2750850

Date received	Issue	Consumer complaint narrative	Complaint ID
12/8/17	Dealing with your lender or servicer	<p>(1) XX/XX/XXXX - received a letter from my previous student loan holder (XXXX XXXX XXXX/XXXX) that they sold my loan to XXXX XXXX XXXX (XXXX) /XXXX XXXX XXXX XXXX . Tried to contact both for updated billing statement but XXXX " could not find me in the system anymore because of the transfer . While XXXX " could not find me because it 's a new account. " (2) XX/XX/XXXX - received the first bill from XXXX already stating I owed more than what 's due because of a late payment from XXXX record (which by the way, no one can find proof of, and my bank shows on-time (not late) payments sent by ebill. Usual due payment is {\$170.00}, but I had to pay them {\$190.00} for a late fee of {\$20.00}. After so many back and forths with both companies who still could n't find me but was quick to tell me how much I owed, I paid the higher amount while they promise refund after due " investigation. " (3) XX/XX/XXXX came with multiple bills from XXXX : - 1st statement : XX/XX/XXXX showed the correct due amount of {\$170.00} with {\$0.00} additional Fees Due.</p> <p>- 2nd statement : XX/XX/XXXX showed an on-time payment of said {\$190.00} from the previous month (XX/XX/XXXX) and a due amount {\$150.00}, but there 's an additional Due Fee of {\$20.00}. Now, I 'm confused.</p> <p>- 3rd statement : XX/XX/XXXX showed same info as above XX/XX/XXXX - 4th statement : XX/XX/XXXX showed same info again as above XX/XX/XXXX.</p> <p>** all these statements have different tracking Document ID numbers ** (4) XX/XX/XXXX XXXX bill came with interesting charges : - statement XX/XX/XXXX showed an early receipt (XX/XX/XXXX) of last month 's payment of {\$180.00} (more than what 's due) ; an added Due Fee of {\$20.00} ; and a total due amount of {\$240.00}!!!</p> <p>So, I paid early & more than what 's due from the previous month bill, and then I get hit with extra charges!</p> <p>- I called customer service who was struggling so much looking for me on file. He knows I owe, and have, late fees (which he could n't explain why), but he ca n't find anything else, or he has " no access to my information. " After several more back and forths, and multiple requests to speak to someone else or his supervisor, he finds me in the system! He confirms they received my payment on-time as I confirmed with my bank, and states " it was an error in their system upgrade. " Bids goodbye and gives a promise it wo n't happen again.</p> <p>(5) XX/XX/XXXX bill was not improved.</p> <p>- statement XX/XX/XXXX showed early/on-time receipt of previous month 's payment of {\$180.00} on XX/XX/XXXX. Showed {\$0.00} Fees Due. But a Past Due Amount of {\$84.00} and Total Due of {\$260.00} - I call again. The same painful situation of " sorry ma'am, I cant find you in the system " despite trying multiple personal data that should be on the record. She even went as far as asking me where I went to school? (does not matter!). After, yet again, another painful extended period of time on the phone, asking for the supervisor, she finds me! Confirms receipt of payments on time and apologizes for " upgrading system in error. " She confirms due amount should only be {\$170.00}. Supposedly corrects the problem, and this wo n't happen again.</p> <p>(6) XX/XX/XXXX comes along with yet another wrong bill.</p> <p>- statement XX/XX/XXXX : shows on-time payment again with the amount paid more than what 's due (XX/XX/XXXX, {\$180.00}). {\$0.00} Additional Fees. Past Due Amount of {\$81.00}. Total Due of {\$250.00}!</p> <p>- Customer service briefly struggles to find in their system, and again uncertain what the extra charges were for. Speaks with her lead and tells me they are aware of the problem and cant do anything about it until XXXX XXXX XXXX XXXX tell them something. CSR continues to say XXXX is just the billing system. I cant even find a contact number for XXXX! So in the end, I was told again only to pay whats originally due ({\$170.00}) and ignore other charges while XXXX XXXX XXXX investigates the matter. Meanwhile, these " past due charges " are increasing by the month!</p> <p>As you can see, I pay on or before due dates of each month, and a little extra for principal payment ({ \$180.00 } instead of the due { \$170.00 }).</p>	2749636
12/8/17	Communication tactics	<p>Constantly calling my mobile phone number [XX/XX/17 @ XXXX XXXX, and not communicating with me at all when asked the nature of their business. Complete silence from beginning to end, they hold my phone line hostage and eventually hang up. The phone number they call from is supposedly a non-working number, so you can not return the call from the number they call you. They know they do n't have my permission to call me via mobile and may have call my place of employment. I berated them for calling between XXXX XXXX and XXXX XXXX.</p> <p>You must use a different phone [landline] in order to " ferret them out " .Their initial tactics was 'robo-calling, ' that did n't work out for them. They are very uncooperative and never customer friendly. They refuse to answer questions posed to them. I had to fight to get their address of record.</p>	2750044

Date received	Issue	Consumer complaint narrative	Complaint ID
12/8/17	Dealing with your lender or servicer	<p>Since I reached a settlement on my private student loans with XXXX XXXX XXXX XXXX acting on behalf of XXXX XXXX XXXX and XXXX XXXX XXXX in XX/XX/XXXX I have made an initial payment to XXXX XXXX XXXX XXXX and, I have made regularly scheduled monthly payments as well through XXXX XXXX 'XXXX' website ever since. XXXX XXXX is now XXXX XXXX XXXX. XXXX XX/XX/XXXX as I was trying to make another regularly scheduled online payment I received an error message for only one of my file numbers (XXXX at {\$74.00} a month payment) that I pay my student loans on. The website said, " Invalid file number, last name, and or zip code. Please enter valid information or call our office for instructions ".</p> <p>XX/XX/XXXX I called XXXX XXXX XXXX XXXX and they said XXXX XXXX XXXX their client pulled the loan back on file number XXXX. I asked for contact information and documentation. They told me to please contact XXXX XXXX XXXX at (XXXX) XXXX. I called XXXX XXXX XXXX at the phone number provided, but it rang and rang before going to voicemail. I left many voice mails between XX/XX/XXXX and XX/XX/XXXX, but I did not receive a response.</p> <p>XX/XX/XXXX I called XXXX XXXX XXXX XXXX around XXXX XXXX Arizona time and I spoke to XXXX XXXX. XXXX XXXX gave me another number to contact which was XXXX and transferred me to a voicemail for an attorney named XXXX XXXX after I asked for documentation. I was told she would get back to me quickly. XXXX XXXX 's phone number is XXXX (XXXX) XXXX extension XXXX. I left a voicemail but did not hear back quickly.</p> <p>XX/XX/XXXX I called XXXX and was greeted by XXXX XXXX at Transworld Systems Incorporated. XXXX was very nice and was confused as to why XXXX XXXX XXXX said they were no longer collecting payment. XXXX gave me another number for XXXX XXXX XXXX at XXXX. XXXX said he spoke to his boss who was calling XXXX XXXX XXXX to try figure out why XXXX was no longer collecting payment on file # XXXX and that XXXX would get back to me quickly. 4 hours later no phone call as promised from XXXX at Transworld Systems Incorporated.</p> <p>My complaint is I feel trapped that these intertwined companies are trying to trick me into breaching my settlement so that I will forced to pay the full amount on my agreement, instead of the negotiated agreement, by passing the buck/responsibility, and playing a game of guess where the loan is so I ca n't make a timely payment.</p> <p>I have not received documentation that file number XXXX has been transferred back to client XXXX XXXX XXXX in connection to XXXX XXXX XXXX. Despite receiving numerous phone numbers for XXXX XXXX XXXX from XXXX and Transworld Systems. I have yet to have anyone from XXXX XXXX XXXX contact me by phone, email, letter, or text and I have yet to get a phone number that works in terms of reaching someone at XXXX XXXX XXXX.</p> <p>Transworld Systems Incorporated claims they do n't know what is going on even though they are on the checks cashed by XXXX, they were able to look up my file, and while XXXX XXXX was helpful in terms of giving me phone numbers I did not receive a phone call back as promised from Transworld Systems Incorporated.</p> <p>XXXX XXXX XXXX while answering my phone calls has not provided proof my loan has been pulled back by their client XXXX XXXX XXXX whom they were collecting payments on Student Loans for from me. All contact numbers they gave me besides Transworld Systems Incorporated did not work for XXXX XXXX XXXX.</p> <p>Please help me get some clarity on what in the world is going on with my student loan for file number XXXX. I will attach the original agreement including the other file numbers for loans I am paying on time per a monthly basis. Along with proof of payments and the error message that showed up I took a screen shot of today on XX/XX/XXXX. This was the same error message that popped up on XXXX 's website on XX/XX/XXXX.</p>	2749888

Date received	Issue	Consumer complaint narrative	Complaint ID
12/8/17	False statements or representation	<p>This company has been reporting to the credit bureaus stating I owe a debt all while not only being unlicensed to do so in XXXX but in the City of XXXX as well.</p> <p>The Federal Fair Debt Collection Practices Act (FDCPA) regulates both debt collectors who contact you on behalf of your creditor and debt collectors who contact you because they have purchased your defaulted account from the original creditor (or another debt collector) and are now trying to collect from you. Law firms who regularly work on debt collection actions are also governed by the FDCPA.</p> <p>In addition, all debt collectors operating in New York, whether acting on behalf of a third party or on behalf of themselves, are required to follow New York State law (Article 29-H of the General Business Law) governing debt collection practices.</p> <p>Businesses whose principal purpose is to regularly collect or to attempt to collect personal or household debts from XXXX XXXX XXXX residents must also have a Debt Collection Agency license no matter where the agency is located, including outside of New York State. This licensing requirement includes : Attorneys and law firms who regularly engage in activities traditionally performed by debt collectorsDebt buyers, businesses that buy debt and then try to collect money directly or through the services of another This description is only a general explanation of which businesses need to have a Debt Collection Agency license. You may refer to XXXX XXXX XXXX Administrative Code Section 20-489 for a complete description. Plus XXXX XXXX XXXX and XXXX both require licenses and that the license number be disclosed on all communications with consumers.</p> <p>XXXX, NY 140-1License required.</p> <p>" No person, firm or corporation shall collect, advertise to collect, attempt to collect or hold himself or itself out as able or willing to collect, for hire or remuneration in any form, any bill, debt, demand, sum of money or other thing of value due or claimed to be due or owing to any other person, firm or corporation or conduct the business commonly known as a " collection agency " without first having obtained a license so to do as hereinafter set forth, provided, however, that the provisions of this chapter shall not apply to an attorney at law engaged in the practice of his profession ; to any banker, bank or banking institution acting within the limits of his or its authority as prescribed by law ; nor to any person, group of persons, firm or corporation engaged in the collection only of debts, demands, sums of money or things of value which are the exclusive property of the person, group of persons, firm or corporation attempting to make such collection. "</p>	2749772
12/7/17	Attempts to collect debt not owed	I sent a letter asking the company to validate the account on XX/XX/XXXX and they sent me a bill from the original creditor with a XXXX balance. They are still requesting me to pay XXXX and they are still reporting on my credit reports.	2748625
12/7/17	Communication tactics	XXXX XXXXXXXXXX XXXX XXXX XXXX XXXX XXXX sent me a bill. I paid them consecutively {\$50.00} for 3x in a row and continued getting " last notice ", " your account will be sent to a collection agency ". When I repeatedly called them, they said " that was not enough ". The bill is now down to {\$840.00}. I made 3 payments : 1) XXXX {\$50.00} 2) XXXX {\$50.00} 3) XXXX {\$50.00} Somewhere after XXXX I received a final notice and my bill was sent to collections. It now sits with Transworld Systems Inc. for collection. I can never reach the hospital, they are ridiculous. I do n't believe I should have been sent to collections if I was making repeated payments, and on time!	2748768
12/6/17	Communication tactics	For the past month, I have received several daily phone calls from Trans World Systems , Inc. (XXXX) I have spoken to several agents and told them repeatedly that I am NOT the person they are trying to reach. I have spoken to agents when they call and I have even given them the phone number of the person they are attempting to contact ... all to no avail. I was assigned my phone number through XXXX XXXX three years ago. Since that time, I have been contacted by banks, credit card firms, resorts, insurance companies, etc. all looking for the same person. I found that person by simply XXXX the name and I pass that information on. I am sick and tired of getting phone calls from this company day in and day out.	2747439
12/5/17	Problem with fraud alerts or security freezes	A loan unknown to me, because I never pulled a private loan was sent to collections and marketed my credit score. XXXX XXXX XXXX is claiming a {\$15000.00} in collections from a loan I pulled 2years ago. I have been out of school for over 10 years, paying all and any of my loans through XXXX. I feel as if this is fraudulent and needs investigated. Please help. XXXX	2745910

Date received	Issue	Consumer complaint narrative	Complaint ID
12/4/17	Incorrect information on your report	XXXX XXXX XXXX XXXX XXXX, located at XXXX XXXX XXXX XXXX, XXXX, IL continues to send my loan to a collection agency named Transworld Systems , INC., when my loan is not delinquent and the amount demanded by this agency is not correct. I have addressed this with the Director of the loan department over a month ago, and he apologized for the error but the problem remains. I received another letter from them XX/XX/2017. The notices they send make it sound as if my loan is in default and the wrong total amount due is demanded.	2745058
12/2/17	Attempts to collect debt not owed	<p>I believe I already paid off my medical expenses to XXXX XXXX XXXX XXXX XXXX on XXXX in XXXX Texas. In fact I was confused when paying initially months ago because I was apparently being billed by Transworld Systems Inc, XXXX XXXX XXXX XXXX XXXX, XXXX XXXX PA XXXX, XXXX for the XXXX XXXX XXXX XXXX which I do not recall receiving a bill from.</p> <p>Needless to say I was skeptical at that time because I never recalled hearing of this company, and XXXX XXXX XXXX XXXX (XXXX) never informed me about expecting them to bill me on their behalf. At that time I checked the information on the statement, talked to representatives at both XXXX and Transworld and believed I did sufficient homework to reconcile the charges and they appeared to be legitimate. So I payed the amount and later received a notice from Transworld that I over paid and I believe they sent me a reimbursement check.</p> <p>Now months later I am getting statements from Transworld again wanting to collect over {\$1000.00} without any explanation. I believe I already paid what was due previously in good faith and they are trying to take advantage of me.</p> <p>I work long hard hours and I believe they know most people are strapped for time and are too stretched to research (all over again) and they hope people will just pay.</p> <p>Frankly, I do n't trust them and I am very stretched for time.</p> <p>I am willing to pay legitimate charges for sure, but how do I know this billing is legitimate? Its been a while and no one from the hospital has contacted me, and there is scant evidence on the Transworld Statement to even begin to believe the charges.</p> <p>There 's no history of past payment so I can not tell if they have done their homework and know if they are trying to charge me for the same service I already paid for.</p> <p>I need some help! They need to show me why I owe anyone money. If I sent them a statement out of blue, or to anyone for any reason, why would any rational person or business expect a payment for something that had no explanation for a service that supposedly occurred in the past that you barely recollect and believe you already paid for. This is insane?</p>	2744343
12/2/17	Attempts to collect debt not owed	On XX/XX/XXXX my husband paid Transworld Systems Inc (TSI) the full amount to pay off a medical debt and one other account that they said that I owed. My husband verified that this satisfied all debts owed to TSI, and was told that it did. However, the account continues to report to my Credit Bureaus. I requested disputes with XXXX twice (thinking that XXXX and TSI were the same thing) - both times the balance changed, but only by small amounts, and the account stayed on my report. We contacted TSI on XX/XX/XXXX and spoke with an agent. We advised them of the situation, gave them the confirmation number and the date and amount of the payment (which we have the records of). We were told that the account was paid off and that they would remove it from my credit and send us a letter stating that the account was paid in full. We have not received the letter and the account continues to not only report on my credit, but to also increase in balance each month. TSI has had 5 months to report the account as Paid in Full. Instead, each month, over the last 5 months, they have reported the account delinquent and increasing in balance.	2744346
12/1/17	Attempts to collect debt not owed	In a previously issued complaint, XXXX, XXXX XXXX XXXX only provided information to falsely support 1 loan the collected on. But failed to confirm that they are still illegally garnishing me for XXXX more loans. Despite the fact the company they are collecting for, XXXX XXXX XXXX, was ordered to stop all collections. They also did not correctly address how they improperly served me.	2743357
12/1/17	Written notification about debt	We contracted a company, XXXX, who was recommended by our insurance company to project manage our insurance claim. The company did not complete any of the work they had agreed to, did not get permits for any of the work before it began. We paid them over {\$9000.00} and then started receiving collections notices in XXXX without ever receiving a bill from them and without them completing any work. We now have stop work orders on our home (we had to hire our own contractors) and the building inspector may require us to undo some of the work that is compete to ensure that it was done correctly. Today we received notification that a mechanical lean was placed on our house. I do not understand how the company can do these things without services being provided to us. I can not find a phone number to dispute this matter with the dept collection agency.	2744340

Date received	Issue	Consumer complaint narrative	Complaint ID
11/30/17	Struggling to repay your loan	<p>Our situation is a little different than the typical " student " debt situation. My husband graduated in XXXX of XXXX with his XXXX in XXXX XXXX. He then started to take his licensing tests. Unfortunately he was unable to pass the test. He would then re-take it a total of 6 times. New federal regulations with FSBPT came in to affect on XX/XX/XXXX which would put a lifetime limit of his testing. Therefore, he will never be a XXXX XXXX. Even after attempts of appealing, speaking with lawyers, and our senator who is helping us in this area. My husband makes XXXX \$ /hr. The 3 other people who have co-signed are in completely different financial situations then when they first signed years ago. The economy has changed drastically. We have been handicapped for any re-payments. Over the years we have spoke to several loan departments who want a ridiculous amount of money up front or in huge amounts. We rent a small home, have XXXX children who share XXXX bedroom, no insurance and lots of debt.</p> <p>The private student loans are from a few different lenders who have now gone into collections and lawsuits : XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Transworld Systems XXXX XXXX XXXX Amounts are as follows : {\$59000.00} {\$54000.00} {\$18000.00} Federal student loans are {\$270000.00} which are in an IBR of {\$200.00} a month. Still difficult for us but what are we suppose to do?</p> <p>We are in {\$400000.00} of student debt!!! With nothing to show for it because of federal laws that limited the amount of time someone can test. When he missed by minimal points! Please help!</p>	2742355
11/29/17	Attempts to collect debt not owed	I have attempted to dispute the debt of {\$440.00} as it appears on my credit report (s) by sending a debt validation letter via certified mail in XXXX XXXX. The collection agency, TransWorld, Inc., responded by sending an itemized statement of services. I am bothered by this as this does not prove the debt belongs to me. My signature was not present on the document and this statement did not prove validation or ownership of the alleged account. It is also a violation of HIPAA laws as the aforementioned document disclosed PHI without a signed consent to release information. This is an illegal and reprehensible way to conduct business. If this dispute is not resolved, I may be forced to take legal action against TransWorld, Inc.	2741731
11/29/17	Attempts to collect debt not owed	I have been sent a letter in regard to a debt collection for a debt that I did not incur. The original debtor has not validated the debt and was over a time period I was not employed by the original debtor. The dates were provided and proof of other employment during this time. The dues were billed when I was employed by another organization.	2740899
11/29/17	Problem with a credit reporting company's investigation into an existing problem	<p>I PREVIOUSLY COMPLAINED ABOUT XXXX REPORTING AN INCORRECT DATE OF DELINQUENCY WITH RESPECT TO A XXXX XXXX REPORTING ON MY CREDIT FILES (XXXX IS REPORTING AS XXXX ON MY XXXX CREDIT FILE AND REPORTING AS XXXX ON MY XXXX CREDIT FILE. THE INCORRECT DATE OF DELINQUENCY XXXX IS REPORTING IS XX/XX/XXXX. HOWEVER, THE CORRECT DATE OF DELINQUENCY IS XX/XX/XXXX. AS SUCH THE ACCOUNT SHOULD NO LONGER APPEAR ON MY CREDIT FILES.</p> <p>I RECEIVED A LETTER FROM XXXX DATED XX/XX/XXXX FROM XXXX XXXX, DEPARTMENT MANAGER FOR CONSUMER COMPLAINT MANAGEMENT STATING THAT XXXX IS WAITING TO HEAR BACK FROM XXXX. IN THE LETTER XXXX XXXX STATES THAT I COULD CONTACT CONSUMER RELATIONSHIP ANALYST, XXXX XXXX. I CALLED AND LEFT SEVERAL MESSAGES FOR XXXX XXXX AND HAVE NOT RECEIVED A CALL BACK. TO DATE I HAVE NOT RECEIVED ANY FURTHER COMMUNICATION FROM XXXX.</p>	2740815
11/29/17	Attempts to collect debt not owed	On or about XX/XX/XXXX this collection agency was reporting as XXXX, I disputed this information as not my debt and the item was deleted from my XXXX report. This same information is reporting again in XXXX with Transworld Systems as XXXX, the information was reported again with the same collection information as the deleted information. Additionally, the collection agency never sent any written notification of this alleged debt. On or about XX/XX/XXXX, this agency confirmed to XXXX that this debt was valid.	2740154
11/29/17	Attempts to collect debt not owed	Repeated ROBO calls over almost a year to collect a debt. Unable to speak to anyone about the debt. Wrote a letter twice, returned twice, address in not accurate. I do n't owe anyone any debt. At one time a physical therapy business did n't credit my (and my husbands) accounts appropriately and I may have been sent to collections in error. I resolved this issue with the PT business directly and actually had a credit balance. I do n't know how to contact debt collector to ask for written information regarding this " debt ". I 'm afraid to be bullied or make things worse if I speak to them in person. I 've never had outstanding debts, my credit score is usually around 800. The collector is Transworld Systems.	2741542
11/28/17	Incorrect information on your report	On XXXX XXXX I sent TransWorld system a validation letter in regards to a collection account that was on my credit from them that was unfamiliar to me. TransWorld failed to respond or put my account in a disputed status within 30 days Per FCRA regulations all accounts must be placed in a disputed status within 30 days from the date of receipt ... Per my certified united States postal service mailing receipt TransWorld Systems received my letter on XXXX XXXX, 2017 ... As a result of a direct violation of FCRA, and also failing to respond I ask that this account be removed immediately and not sold to any other company ...	2738541

Date received	Issue	Consumer complaint narrative	Complaint ID
11/27/17	Took or threatened to take negative or legal action	<p>In XX/XX/XXXX I had to hire an attorney to help me with a civil lawsuit for some very old private education loans because I was being sued for 8 separate private student loans originally taken out from XXXX XXXX between, XX/XX/XXXX and XX/XX/XXXX.</p> <p>My attorney worked on my case for over a year to prepare us for court, but though I knew I had never made any payments and believed the loans to be too old to collect on, compounded with the fact that they had changed hands numerous times between the time I took the loans out from XXXX XXXX to the time the XXXX XXXX XXXX XXXX XXXX sued me, my lawyer decided I should settle with the collection agency and agree to pay the loans as well as the incredibly compounded interest.</p> <p>We never even went into a courtroom. No one ever produced any paperwork signifying they owned the loans, that the loans had not already been charged off by XXXX -- I had told my lawyer I had had to pay additional taxes one year because of charge off notifications. Decisions were made about my future and my children's future in a little room where I was not invited in and I was handed a judgement in XX/XX/XXXX of graduating monthly payments to be made, seemingly, forever.</p> <p>I began making payments and by fall of XX/XX/XXXX, my payments were now going to yet another collection company by the name of XXXX XXXX XXXX. My bank denied the payments to XXXX XXXX XXXX at first because it was an unannounced and unfamiliar company seeking the funds from my account. I revised the payment methods with some hiccups due to their not being able to access the funds from my savings account -- where I was transferring part of my check from work every month to make the payments -- and eventually began making payments now to XXXX XXXX XXXX. I made payments to them from XX/XX/XXXX to XX/XX/XXXX at which point the payments were too much for me and thinking back to a closed-door conversation with a lawyer wherein he told me if it got to be too much I could declare a bankruptcy because the private student loans were now in a judgment, I stopped making payments thinking that would be the route I would have to go in order to keep my head above water for my children and myself.</p> <p>In XX/XX/XXXX I met with a lawyer who told me I could not discharge the debt but since no one had been in touch about the payments to wait and see if they got in touch. As it happened, in XX/XX/XXXX a friend sent me the article in the XXXX about XXXX XXXX XXXX and the lawsuits against them because of lack of paperwork and trying to collect on loans that were too old. I sent that article to both my attorney from the lawsuit and to the attorney I had hoped would be able to help me discharge the judgement.</p> <p>I did not hear back from either one.</p> <p>On XX/XX/XXXX the offices of XXXX XXXX XXXX attempted to garnish my wages through the State of CT Superior Court in XXXX XXXX for this very same XXXX trust debt. I submitted a claim of exemption form with a description of the circumstances involved and attached an article outlining how XXXX and its affiliates are currently barred from collection actions due to the ongoing audit on their portfolio of XXXX, XXXX private student loans.</p> <p>I have subsequently been given a court date to provide evidence to support my claim that there was the possibility of illegality in the way in which I was sued for payment for outdated loans.</p>	2738824
11/27/17	Communication tactics	<p>XXXX from XXXX XXXX XXXX calls repeatedly about a Dental bill, that I keep telling him that the amount owed is correct.</p> <p>He refuses to document the file and send the claim back to the dentist. He calls at least six (6) times per day.</p> <p>I spoke with XXXX gian today and explained that the amount owed can not be correct and that I would like a statement of account to review. He told me that I needed to listen to him and do what he says or he will not resolve my account.</p>	2738966
11/25/17	False statements or representation	<p>Back in 2015 XXXX XXXX tried to sue me for some past student loans. I tried to dispute them, but was unaware of the law at that point. Many of the loans in question were reaching or been expired based on the Illinois statute of limitations, however that did not stop them from hiring XXXX XXXX XXXX, pc. Upon trying to serve me they hired someone who came to my door at approximately XXXX XXXX on a week day and stated he was a member of local law enforcement. When I asked him to show me some identification through the peephole he refused, and I then called the actual police on him. At which point he stated he was not a part of law enforcement and told them he was there trying to deliver me some papers. He never specified what the papers were, the police officer had to stand in between myself and the guy and asked if I wanted to sign for the papers I said no, and that I did not want them. I had no idea what they were and because he has scared me and my kids, I wanted no parts of it. The police then instructed the guy to leave, at which point he did. It wasn't until I got a letter from the courts saying that the company was given a default judgment against me and I went to the courthouse, did I learn that he was trying to serve me. I told the judge I was not properly served and she told me I had to file some paperwork. At that time I did not have the money to file and was as a result have been getting garnished by XXXX XXXX XXXX on behalf of XXXX XXXX. As of recently I read that they are being sued for improperly filing cases against clients. Since then they have been ordered to stop collecting, however, XXXX XXXX is still actively garnishing me and has been since 2015. They have taken over \$30k from me unlawfully. Also, XXXX XXXX XXXX has been over charging me and collecting more than what was originally stated on the court documents. Since the lawsuit, they have not recertified the garnishment through the courts, something they are supposed to do every 90 days, but have been garnishing me based on the last recertification which was more than 3 months ago. I have tried to contact XXXX XXXX XXXX several times and they refuse to provide me with the documents requested and they keep using the garnishment as proof that I owe this debt. My rights have been violated and I need help to get my money back and stop them from garnishing me any further.</p>	2737756

Date received	Issue	Consumer complaint narrative	Complaint ID
11/25/17	Attempts to collect debt not owed	XXXX claimed that I owed them XXXX possibly XX/XX/XXXX. After retaining funds from two banks accounts, along with the payment made XX/XX/XXXX. This debt was paid in full (and then some.) I received a letter today from Transworld Systems Inc. stating that I have a collection account due to non-payment. This is false information as this debt has been paid in full (on 3 various transactions, through XXXX, XXXX XXXX, and XXXX.) I also have the letter from XXXX XXXX, at XXXX stating this debt has been PAID IN FULL.	2737389
11/21/17	Attempts to collect debt not owed	I received a letter on XX/XX/XXXX under my name and my ex wife 's name at my parents address. The debt is tied to my ex-wife and the divorce decree states all debt under her name is owed by her and not me. This is the first letter I have ever received and from Transworld Systems Inc. (XXXX XXXX XXXX XXXX XXXX, XXXX, MO XXXX). The letter was dated XX/XX/XXXX to my name for the amount of {\$60.00}, the original creditor is XXXX XXXX, patient name is ex-wife, and account is under ex-wife. The second letter I received was dated XX/XX/XXXX to ex-wife name for amount of {\$16.00}, the original creditor is XXXX XXXX, patient name is ex-wife and account is under ex-wife. The account name on each letter at bottom is my ex-wife.This is the first time I have heard of these debts and due to the divorce decree, these are not my debts. Also, this was sent to my parent 's address, which is very disturbing and would like removed from any records.	2734799
11/16/17	Problem with a credit reporting company's investigation into an existing problem	I disputed a collection with XXXX several times in the past year. The collection agency is Transworld systems Inc. XXXX XXXX XXXX XXXX, DE. XXXX I have disputed this debt with XXXX several times in the last few years. Every times it comes back as verified by XXXX. I have contacted the collection agency several time over the past few years as well, every time they say that they have not received the validation or verification of their debt from the original creditor XXXX XXXX XXXX. I contacted the original creditor and they have stated that they have no information regarding this debt and are not able to produce the necessary paperwork. I have informed Both XXXX and Transworld Systems Inc. That if this information is not able to be verified by the collection agency and the credit bureaus that it should be deleted from my account and that if it is to be verified and validated that I would be willing to take take of the matter ASAP. This negative information is hurting my credit worthiness and I have been trying to resolve this issue for to long of a period for it to not have been verified, validated, and resolved.	2731476
11/16/17	Charged fees or interest you didn't expect	The original loan was with XXXX and then that company went bankrupt. The loan kept gaining interest and it was not communicated to me who was the owner of my loan and what was happening with my loan. I did not know who to contact. Now, XXXX is the owner but they are hard to contact because they do not list a telephone number or who their staff is.	2731267
11/14/17	Attempts to collect debt not owed	I received a letter in the mail on XX/XX/17 from Transworld Systems Inc.for a collection amount of {\$57.00}. They 're billing me on behalf of XXXX XXXX XXXX XXXX XXXX located in XXXX FL. I 've never been to Florida nor have I ever received services from such a place. Also my name is not spelled correctly on this letter.	2728469
11/14/17	Attempts to collect debt not owed	I settled on 2 loans by XXXX XXXX XXXX XXXX but I am not sure if I own the loan, I do n't have any paper work proving I own the loan and they did not provide any information after I asked many times.	2728435
11/14/17	Attempts to collect debt not owed	Transworld System Inc has contacted me three times, once at home and twice at work. All three times I have informed them that I paid XXXXXXXXXX XXXX XXXX and they keep telling me it is not paid. The amount in question is XXXX Dollars. XXXX XXXX received it no later than XXXX XXXX, 2017	2728382
11/9/17	Threatened to contact someone or share information improperly	Apparently a company called TSI has made repeated calls to my parents home phone after being repeatedly told that this not my phone number. Additionally I know nothing about this supposed debt and have not been provided anything whatsoever in writing.	2724599

Date received	Issue	Consumer complaint narrative	Complaint ID
11/8/17	Dealing with your lender or servicer	<p>I have been in good standing on my variable rate loan for the past 10 years that has been on autopay the entire time. In XXXX XXXX I received information that my student loan has been purchased and will be serviced by XXXX XXXX XXXX, XXXX XXXX XXXX XXXX The letter stated that I would not notice the difference, the transition would be seamless, and my auto pay will still be active starting XXXX XXXX. The first payment was never taken out of my checking account. XXXX stated that this was a computer issue and would be corrected next month. Well months later and the autopay is still not working and they are telling me that for XXXX it should work. I noticed another error 3 weeks ago when my XXXX payment was never taken out via auto pay. My interest rate starting showing XXXX XXXX in XXXX XXXX, when it has been XXXX XXXX for the past several months. When I inquired about the interest rate change they stated it was because it was variable that 's why it went up. After reviewing my loan documents and history of interest rate changes, I figured out that my account with XXXX was not reflecting the XXXX XXXX interest rate reduction I was entitled to. I inquired with them on this issue around XXXX XXXX, when they contacted me to inform me that my payment was never received via auto pay. The customer service rep. stated that this was an IT issue and will be corrected in the next few days and would receive a follow up call. A week we by and I never received a phone call, so I started emailing the company to have a paper trail. On that email response they stated that my interest rate went up because of the rise in interest rates, which is false. On XXXX XXXX, I called to follow up on the interest rate problem. I spoke with a manager for over 40 minutes explaining everything that happened over the past several months and she stated that she would work on the issue and call me back in 3-4 days tops. I followed up today XXXX/XXXX/XXXX, since I have not heard anything from the company. Today I spoke with another rep today and told him everything that happened over the last few months. His first replay was that it should go down to XXXX XXXX after my first auto pay kicks in. I was told 4 different things in the past month and nothing was fixed and it still shows XXXX XXXX online. He stated that he is in a room with other customer service reps and really can not do anything. All he can do is write this up and send it to IT. I am completely fed up with this company and lack of transparency. I have been paying this loan for over 10 years and have never missed a payment. This company bid of the loan handing services and does not have the resources to handle the job. They are incompetent and should not be allowed to service student loans.</p>	2724259
11/7/17	Written notification about debt	<p>On XX/XX/XXXX I received a call from an unknown number from a person requesting personal information (birth date) before they would tell me anything about the nature of their phone call. The person then told me they were a debt collector and I owed a {\$100.00} medical debt from XXXX. I requested that this person send me proof of the debt in writing, and corrected my address for them as they had an old address. I did not receive a letter, but received daily automated phone calls asking them to call back and pay this debt. On XX/XX/XXXX I called the debt collector back to ask them about when I would get the letter, and inquire to the credit hit I got that day. The person I spoke with told me they sent the letter and then reported the debt to credit a couple days later, and she told me that I likely just had n't received the letter yet. I asked her how they could report something I was n't even given a chance to validate and pay in writing, and she told me I should have paid it when they called me (ignoring my rights to have this debt proven to me in writing). I received the letter today (XX/XX/XXXX attached), and the letter has no post mark date on the envelope nor date on the letter so I have no way of knowing when they actually sent it to me. The letter does not have enough information for me to know if the debt is valid (only name of hospital owed to, not date of service or account or anything else). In addition, the letter states that I had a " payment arrangement " with the debt collector that is past due, which is indeed quite false. I do not believe this letter fulfills the debt collectors obligation by law to provide validation of debt to me in writing and therefore they did not follow the law in reporting to credit. I can not get the debt collector to follow the law and they are taking adverse action against me without fulfilling their required duties. I believe this creditor has been bullying me and has not been trying in good faith to fulfill my request for proof of debt.</p>	2723367
11/7/17	Dealing with your lender or servicer	<p>On XXXX XXXX XXXX XXXX took our my normal automatic withdrawl for my student loan in the amount of {\$220.00}. They then also took out another {\$220.00}. On their files it said that they then paid back the double debit from my account, refunding me {\$220.00}. The records from my bank show that a debit was taken on {\$220.00} on XXXX XXXX, XXXX and then again on XXXX XXXX, XXXX with no refund given.</p> <p>I first called their company on XXXX XXXX, XXXX and was told to send an email to customer service along with my loan number. I did this that same day and and email was sent back saying that it was being forwarded to an account XXXX and I would hear back from then. I then called again on XXXX XXXX, XXXX as well as XXXX XXXX, XXXX with no progress made and got no answers. During the XXXX XXXX called the representative advised me to not make my XXXX XXXX payment. I did this as a XXXX time non-payment with it saying no money was due.</p> <p>Since that time no money has been refunded, no principal has been taken off of my loan amount, interested has continued to incur on my loan, and I have not had a reply email or phone call from the company.</p> <p>I emailed them also on XXXX XXXX, XXXX as well as today, XXXX XXXX, XXXX with no response.</p>	2723179

Date received	Issue	Consumer complaint narrative	Complaint ID
11/7/17	Took or threatened to take negative or legal action	XXXX XXXX (XXXX XXXX XXXX) contacted me about an alleged debt. I responded with a debt validation letter requesting several items. They sent me two of the things I asked for. I responded telling them that they did not provide what I asked and that if they did not provide it, I would assume that they did not have the right to collect on it. They did not respond. Instead, they sued me. I know they are currently barred by the CFPB in regard to filing suits in which they do not have proper paperwork but yet they are still doing it.	2722269
11/6/17	Attempts to collect debt not owed	I first sent a certified letter to XXXX on XX/XX/XXXX and I received no response. The second letter was sent on XX/XX/XXXX which instructed me to contact Transworld because they owed the debt. I have requested validation of the debt and have yet to receive any document that the debt is mine. I contacted Transworld in XX/XX/XXXX and advised them that the debt was not mine. The letter I sent included the following : I am requesting validation, made pursuant to the Fair Debt Collection Practices Act. Please note that I am requesting validation ; that is competent evidence bearing my signature, showing that I have (or ever had) some contractual obligation to pay you.	2722231
11/6/17	Dealing with your lender or servicer	I had for many years a private student loan with XXXX XXXX XXXX,XXXX. In XXXX 2017 they sold my loan to a company called XXXX XXXX XXXX XXXX, They have a company that handles their payments and collections. That company is XXXX XXXX XXXX, XXXX. They have 2 addresses ; XXXX XXXX XXXX XXXX, XXXX, Wi. XXXX, and XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, WI. XXXX. E-Mail at XXXX, Web address XXXX XXXX XXXX. Since the sale of my loan I have been receiving a monthly statement that claims that I have a missed or late payment. I do not have a missed or late payment at all, this is a mistake made by XXXX. I have telephoned and e-mailed XXXX every month since they took over my loan trying to straighten this out. XXXX agrees with me that it is a mistake, and I have correspondence from them to back this up, but I am still receiving a late payment statement from them every month plus they are charging me late fee interest on the balance of the loan. I want to file a complaint so that someone can step in and straighten this out for me as it will have a negative effect on my credit score plus they are cheating me out of money in interest and late fees. Thank you	2721395
11/6/17	Incorrect information on your report	THIS ACOUNT SHOWED UNDER MY XXXX AND XXXX CREDIT REPORTS. I HAD AND STILL HAVE MEDICAL INSURANCE. I NEVER RECEIVED A BILL AND IT WAS SENT TO COLLECTIONS. NEEDS TO BE REMOVED. THIS IS NOT MY DEBT. I TRIED CALLING THE COMPANY AND NO ANSWER.	2721887
11/3/17	False statements or representation	On or about Transworld Systems and XXXX XXXX XXXX are collecting on the same debt that I do not owe and have requested information on several occasions. I have never been provided with supporting information for the debt.	2719630
11/2/17	Attempts to collect debt not owed	I am being sued by XXXX XXXX XXXX XXXX XXXX for a debt that has been paid and is also now past the State of Colorado 's statute of limitations of 6 years. My " loan number " XXXX is also involved in your suit against XXXX by CFPB. Your stipulation tells all lawsuits to stop any legal proceedings until all XXXX laons can be sorted out by an independent auditor.	2718966

Date received	Issue	Consumer complaint narrative	Complaint ID
11/2/17	Dealing with your lender or servicer	<p>Recently received a notice for garnishment on a judgement I was unaware of for XXXX XXXX XXXX XXXX XXXX. This garnishment notice is dated XX/XX/XXXX and proceeded on XX/XX/XXXX.</p> <p>After recieving the notice in XX/XX/XXXX for a judgement I was unaware of I contacted the Attorney whom filed and asked for more information. I have always been under the impression this loan was taken care of when I did a debt consolidation in XX/XX/XXXX in which was completed by XX/XX/XXXX with XXXX XXXX, Dept of Education. The attorney proceeded to tell me that the lender was XXXX XXXX XXXX, XXXX. After researching this further I have found that XXXX XXXX XXXX has been purchased by XXXX XXXX XXXX and now branded as XXXX XXXX. I spoke with a multiple departments and a supervisor and no one was able to locate any file using my social security number. I asked for this in writing and was denied. I then researched further while XXXX investigated further and found that CFPB Takes Action Against XXXX XXXX XXXX XXXX XXXX, Transworld Systems for Illegal Student Loan Debt Collection Lawsuits. In the Case XXXX Document 3-1 Filed XX/XX/XXXX I found that XXXX XXXX XXXX XXXX XXXX XXXX filed for a garnishment against me this same day. When speaking with the attorney they are refusing to give me any further information in reagards to this loan. In XX/XX/XXXX I filed Chapter XXXX BK after the sudden death of my husband and found XXXX XXXX as a creditor and I contacted them for more information and they stated they can not discuss my account and they would mail me documentation that could take several weeks. In further research I found A copy of the consent order entered against XXXX XXXX, XXXX XXXX Document 1 Filed XX/XX/XXXX.</p> <p>I have not received any documentation from XXXX or Transworld, Inc. and I am asking if this case that has been filed in my behalf would apply to me and my current situation. I have requested documentation and clarification of this judgement against me from multiple companies and several calls to the attorney that has filed against me; I have not been able to receive a straight forward answer. When dealing with the attorney she has been rude and unhelpful in this matter and simply states I owe this and I am going to pay it. I am very concerned about this judgement due to the recent judgement placed against these companies. I appreciate any help I can receive at this time. In the past several years I have done everything I thought to make sure I am taking care of my obligations as a reasonable adult and single parent. I greatly appreciate your time and consideration.</p>	2719304
10/31/17	Written notification about debt	<p>I have paid the balance off and this is still showing on my credit report. I found this out while applying for a mortgage loan and this is affecting the approval process.</p> <p>XXXX : (medical) opened : XXXX reported : XXXX balance : {\$0.00}</p>	2717221
10/31/17	Attempts to collect debt not owed	<p>Transworld has an item open on my credit report for XXXX XXXX for {\$530.00}. I have already resolved the payment directly with XXXX XXXX. The account is now paid in full. I have the confirmation letter from XXXX showing it is paid in full but it still remains open on my credit report with Transworld. I would like Transworld to delete this from my credit report.</p>	2716904
10/30/17	Attempts to collect debt not owed	<p>I 've sent multiple letters to this agency about this not being my account. After being advised by identitytheft.gov, I've completed and sent a fraud affidavit via certified mail. I can see they received it, but nothing has changed. See supporting documents. Even the XXXX tracking. My official complaint is against XXXX XXXX. My information was used to obtain an apartment, cell phone, and an auto loan with my ex-partner. I am a victim of identity theft and have put this off for too long. I've completed the proper steps, XXXX notify creditors XXXX police report XXXX informed the state of Texas. The individual I've suspected for this theft is now deceased, and the police department said to contact the federal trade commission to seek relief. These companies disregard laws and dont care whos credit or lives they impact.</p>	2715248
10/30/17	Dealing with your lender or servicer	<p>I received a bill from the IRS stating I owed them money that was reported by the XXXX XXXX XXXX XXXX XXXX XXXX for a cancellation of Debt for 2015. Several years prior to this XXXX XXXX XXXX, XXXX had contacted me and made a settlement agreement speaking for XXXX XXXX XXXX XXXX for a private student loan amount that had not been paid on. I made a payment plan with them to pay off the amount. At the end of the pay off I asked what further more needed to be done. I was told nothing that the payments had been met and nothing furthermore needed to be done. I never received a XXXX to give to my account to add to the end of the tax year 2015 for the amount of {\$7100.00}. I have tried to find a number to reach out to XXXX XXXX XXXX XXXX XXXX XXXX and have no luck at finding a contact number. Had I have received this XXXX I would have taken care of this 2 years ago before it got to this point. I 'm just not sure where to go from here. I have already contacted the IRS to have them I am researching this and need more time before I pay the {\$1800.00} they say I owe because of the new reported increase in my income from the cancellation of debt XXXX XXXX XXXX XXXX says I owe.</p>	2716113

Date received	Issue	Consumer complaint narrative	Complaint ID
10/30/17	Attempts to collect debt not owed	<p>My debt with XXXX XXXX was paid via insurance. However, there was an issue with billing or payment processing by XXXX, and XXXX placed the account for collection after it was paid.</p> <p>Trans World Systems Inc (the collection agency) received the account and reported it on my credit.</p> <p>I submitted a dispute via XXXX, XXXX, XXXX XXXX and the debt collection company in XXXX XXXX.</p> <p>I was denied credit recently because of the negative report.</p> <p>I followed up with XXXX, the validated today XXXX XXXX, XXXX, the account does not exist any longer.</p> <p>I called Trans World Systems today, XXXX XXXX around XXXX EST, the rep acknowledged my dispute was on record since XXXX, but they were unable to obtain proof from XXXX, and then said they will not remove it from my credit.</p> <p>This is a willful violation of the FCRA.</p> <p>Then, the rep attempted to collect on the debt after acknowledging it was in dispute in their systems.</p> <p>When I informed her that the debt was paid, she just violated the FDCPA by trying to collect on it, and was violating the FCRA by not updating my credit, she hung up on me.</p>	2715850
10/29/17	Dealing with your lender or servicer	<p>Around approx XXXX I consolidated all of my student loans. I started having financial problems and became delinquent and in XXXX filed for bankruptcy. Through my entire bankruptcy, I was not contacted. After my bankruptcy was finalized in XXXX, I was excited to be able to reclaim my credit. I immediately called the XXXX Student Loan XXXX and set up my payments at the full amount of XXXX}. I started paying on time and then lost my job in XXXX of XXXX. I requested and was granted the deferment. I knew that I would restart the payments when I got a new job. Just a XXXX or XXXX later I started receiving calls saying that I owed for my student loans. I told them that I had just been granted a deferment and they said that they did n't do deferments. I was confused and asked more questions and found out that there had been a private student loan that was not consolidated in my payments and the company who identified themselves at XXXX XXXX XXXX and by XXXX. I told them that I did n't understand and that all my loans had been consolidated. They assured me that they had n't and that I would have to pay the entire balance immediately, which was somewhere around XXXX. I told them there was no way because I had just lost my job. They called me every day for the next few days. They finally said that if I made a good faith payment that they could stop calling me for a month. I made the payment over the phone while I was driving to a job interview. I have not been answering their calls anymore. I need help finding out if this loan is my loan and if it is possible to add it into the consolidation that I have with my other loans. Could you please help? I lost my job on XXXX of this past week and am again looking for a new position. The XXXX of not having a job just adds to the collection phone calls. Since my bankruptcy, I have been able to pay all of my bills except this XXXX and I have been able to maintain rebuilding my good credit. This worries me that it 's going to set my credit record back again, just when I was beginning to see progress.</p>	2715188
10/29/17	Incorrect information on your report	<p>On XX/XX/XXXX I sent TransWorld System a letter which was received on XX/XX/XXXX at XXXX XXXX per the United States postal service ... I asked them to validate the debt by sending an audit trail as well as a promissory note and I have yet to receive any correspondence ... TransWorld removed the account from my credit report and then shortly after added it back without sending me any correspondence as to what actions were being taken. TransWorld has also failed to place my account in dispute as it has been pass the 30 days as to when they received the letterTransWorld is in direct violation of the FCRA</p>	2715009
10/27/17	Communication tactics	<p>On XXXX XXXX 2017, I recieved a call from an unfamilliar local Area Code & therefore did n't answer. After XXXX the phone # to no avail, I XXXX & called it back & found out it was (also) Transworld Systems Inc . They had already called before on (XXXX) XXXX so was this a tactic of Deception by the appearance of calling from a local #, just to catch the person off guard & get them to answer?? I did some research & found out that Transworld has NO Missouri offices & also that this is a Landline based in XXXX XXXX (city) MO (just like I am) & the # is provided by XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX (XXXX) . Is this a normal practice for any kind of reputable business?? Transworld Systems has already been in big trouble with the FTC assessing record fines. Apparrantly they were not enough to make the company conduct an ethical & fair business.</p>	2713934

Date received	Issue	Consumer complaint narrative	Complaint ID
10/27/17	Written notification about debt	<p>On XXXX/XXXX/XXXX I sustained an animal bite and was directed to the XXXX XXXX Department where I received XXXX XXXX. Before being XXXX, they updated my medical insurance information and contact details.</p> <p>In XXXX XXXX my medical bill for {\$2900.00} was still showing as outstanding in the hospitals patient portal, so I contacted XXXX and they instructed me to contact my insurance company, XXXX, as the payment had not been received yet. XXXX said they never received a claim from XXXX for this ER visit and instructed me to file the claim personally, which I did. I used the online interactive form and forwarded the claim documentation to the insurance company and to XXXX. Both XXXX and the XXXX XXXX XXXX XXXX department confirmed receipt of my claim and I kept both organizations on copy in my e-mail filing the claim.</p> <p>I had used the same insurance with XXXX previously and I did not have to file the claim myself - XXXX billed the insurance company directly and received the payment without me getting involved in the claim process at all.</p> <p>In XXXX XXXX I received a letter from XXXX XXXX XXXX informing me that XXXX XXXX XXXX have placed my account with XXXX XXXX XXXX for collections. I tried contacting XXXX to clarify, but every time I call, my call is routed to XXXX XXXX instead of XXXX and I was informed that I would not be able to speak with an XXXX representative.</p>	2714224
10/27/17	Dealing with your lender or servicer	<p>XXXX University paid the FTC 100 million dollar lawsuit. But they are still trying to collect the money from me, buy sending me Notices and outsourcing to a third party debt collector. All private loans must be dropped, But XXXX XXXX XXXX is still trying to collect the money. But meanwhile they gave me a default clearance letter because they know they are in the wrong. If I owed debt, I would not be able to get a default clearance letter.</p> <p>Also, I received a check from the lawsuit for XXXX</p>	2714522
10/25/17	Dealing with your lender or servicer	<p>My payments were origionally & routinely drafted from my checking account from XXXX of XXXX thru XXXX of XXXX by TransWorld Systems , Inc. Without any notice, my draft was discontinued in XXXX of XXXX. I have tried to contact both the US Dept of Education, my original lender & the third party company listed as TransWorld Systems , Inc. The US Dept of Education tells me they no longer assist me becuase they do not service my loan any longer. I can not speak with anyone at TransWorld. Their automated system says they are not allowed to speak due to a retraining order placed by the US Court, Judge XXXX. So, my understanding is they can not accept payments while under a lawsuit. However, I am trying to obtain a FHA mortgage and I can not close until my payments are current & XXXX is cleared.</p> <p>I am in desperate need to get this resolved. The number I have for TransWorld is XXXX. I have left numerous messages with no return call.</p>	2712300
10/25/17	Written notification about debt	<p>On XX/XX/XXXX I visited XXXX XXXX XXXX XXXX XXXX XXXX XXXX IL XXXX for an emergency. I received my bill ({\$550.00} after insurance) in the mail, and setup a payment plan after speaking with a member of the XXXX payment staff, but I was not notified when the my auto-pay was canceled for no apparent reason after months of payments. Almost two years later (XX/XX/XXXX) I received a phone call stating my debt was in collections and my credit would be effected through Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX. The remaining balance was {\$210.00} which I paid immediate XX/XX/XXXX. I was not properly notified of any of the collections, and believed I was cheated and robbed.</p>	2712112
10/25/17	False statements or representation	<p>They have sued me in Washington Superior Court with out notifying me first of who the Original Creditor was. I am disputing the validity of this debt and request that all activity cease and desist. They never represented themselves to me. And they also have a class action lawsuit against them and I believe I am a part of this lawsuit because this loan was in 2004 and they are trying to collect on something that is not owed to them. They are violating 15 U.S. Code 1692f - Unfair practices Violation of United States Code TITLE 18 PART 1 CHAPTER 63 1341 (Mail Fraud) They have no legal right to collect on this debt since it was purchased between them and the creditor. I did not engage with this firm nor did I sign a contract to do business with this firm. They are not representing themselves truthfully and are extremely deceptive in their business practices.</p>	2710729
10/25/17	Communication tactics	<p>TransWorld Systems Inc. keeps calling me from various numbers. They call almost every day, multiple times a day. Sometimes it is difficult to know it 's them because they use different phone numbers. They use phone numbers with local XXXX area code- where I am located. I asked them to stop calling on XX/XX/17 but the representative said, " I do n't know if we can do that because it 's an automated system. " He was very demeaning and rude. I asked him multiple times what company he is from, he refused to say. After arguing with him, then pretending to get the person he was asking for, the representative finally disclosed what company he works for.</p> <p>I do not believe I have any reason a debt collector should be calling me!!! Why not send a letter in the mail if I have debt with them? Even so, they do n't leave a message on my voicemail stating who they are and a call back number. They are harassing me.</p>	2712331

Date received	Issue	Consumer complaint narrative	Complaint ID
10/25/17	Attempts to collect debt not owed	<p>TSI XXXX XXXX XXXX XXXX, DE XXXX Consumer Hotline : XXXX Consumer Hotline Fax : (XXXX XXXX XXXX Have been calling me about a debt that does not exist. I contacted the company they represent, XXXX XXXX who indicates I do not have any debt with them. TSI is persistent in the calls. XXXX XXXX has been notified. THE CFPB needs to strengthen its resolve to protect the consuming public. Errors are permitted by the likes of XXXX, XXXX, XXXX and countless others not reported. There should be some type of real penalty.</p> <p>Double standards - CFPB should help find equity in consequences.</p>	2712328
10/24/17	Written notification about debt	<p>Earlier this year (XX/XX/XXXX), I checked my credit and noticed that there was medical bills on my report from XXXX in XXXX XXXX. I have since moved out of that state to XXXX. The medical bills that were reported to my credit report should have been taken care of by XXXX XXXX XXXX. I checked with them and they said they paid what was given to them but the doctors billed me separately. I had no idea they could do that so I was never aware that these bills had been generated. I have called XXXX XXXX XXXX XXXX XXXX XXXX (XXXX) numerous times with no help whatsoever. I have asked them for more information such as what the bills were exactly for and how the doctors can bill me separately. They offered no information and all they kept repeating was that I had to call the collection agency. I called the collection agency which told me all they can do is take payment on the debt, nothing more nothing less. I returned calling XXXX XXXX XXXX XXXX XXXX XXXX and they still would n't give me anymore information about the debt. All they do is keep giving me the collection agency 's number and then will hang up on me. I have repeatedly asked to speak to a manager or supervisor at which point they say no one is available, put me on hold forever or hang up on me. This has happened numerous times and when I leave a message no one returns my call. I have never spoken to a supervisor and completely get stonewalled by anyone at XXXX XXXX XXXX. This has been going on for quite some time. Last week, XXXX XXXX was the last few times I tried getting information from them again. Any answers I have are not from them but from XXXX XXXX XXXX (XXXX) which was kind enough to look up my account and provide what little information is available to them. XXXX has let me know that they also made payments on the disputed XXXX ER visit and have no idea how they were able to bill me separately. There are 8 different bills that XXXX XXXX XXXX has sent to collections regarding this XXXX/XXXX/XXXX XXXX ER visit. 1) { \$830.00 } 2) { \$300.00 } 3) { \$300.00 } 4) { \$180.00 } 5) { \$180.00 } 6) { \$160.00 } 7) { \$160.00 } 8) { \$100.00 } which totals { \$2200.00 }. I have no idea why some amounts are doubled and two are not. This is severely hurting my credit and I have no idea how to get this resolved since the XXXX XXXX XXXX keeps stonewalling me in the process. Thank you for your attention to this matter.</p>	2711063
10/23/17	Took or threatened to take negative or legal action	<p>Earlier this year I discovered that my electric energy supplier had been switched without my knowledge or consent. I immediately contacted my desired supplier and my supplier was switched back at the conclusion of the next billing cycle.</p> <p>Shortly thereafter, I received a bill from XXXX XXXX (" XXXX ") for { \$99.00 } representing an early termination fee. I contacted them, told them I never approved a change and asked them to cancel the invoice. They refused and referred the invoice to Transworld Systems , Inc. (" TWI ") for collection. I advised TWI of all above facts. On XX/XX/17, TWI supplied me with what they referred to as material they received from XXXX. Such material consisted solely of a copy of XXXX 's invoice. This hardly supports their contention that a contractual agreement existed.</p> <p>By letter dated XX/XX/17, TWI also asserts their right to charge accrued interest and " other charges as provided in your agreement with the original creditor or otherwise provided by state law " This appalls and frustrates me since there is not nor ever was a contract.</p>	2710135
10/23/17	Communication tactics	<p>This company frequently calls me, using different telephone numbers. The latest one from XXXX was on XXXX XXXX, XXXX at XXXX XXXX, local time. I identified the numbers as belonging to XXXX XXXX in XXXX, California. The company fails to leave a message. I want to know who they represent, what is owed, and, preferably, written correspondence.</p>	2710076
10/23/17	Attempts to collect debt not owed	<p>XXXX XXXX XXXX XXXX (XXXX XXXX XXXX, XXXX, md) had rented a music instrument to my son for which the full amount for a 1 year rental was paid. The instrument was returned at the end of the school year but the company claimed they did not receive the instrument and kept charging the rental every month. Communicated to them via email and phone but kept sending new invoices every month adding to the previous amount.</p> <p>They then reported to a debt collection agency and placed it on my credit file. I reported the complaint through XXXX and XXXX too.</p>	2709461

Date received	Issue	Consumer complaint narrative	Complaint ID
10/22/17	Written notification about debt	I have a past due balance with the XXXX XXXX XXXX which is now in collection. I was never given the opportunity to set up a payment arrangement. They set up a payment for me that was very high. I couldnt afford it. They have since taken my tax return, which isnt reflected in my balance. They never acknowledged that they took it. They are now threatening to garnish my wages. I sent a previous complaint against them and they sent me a letter stating I could file a hardship with them and possibly get a payment arrangement. They said they need my last few months of banking statements as well as mortgage payment information. I dont believe a collection agency should ask for that information. I merely want to set up a payment arrangement. I dont think they need to have my bank account info and statements.	2707536
10/18/17	Took or threatened to take negative or legal action	<p>Back in XXXX of this year, I placed an order from a company in XXXX XXXX XXXX XXXX), for some make-up items. Unbeknownst to me, the company shipped the order in way where I was to be charged for freight, even though their website guaranteed a fixed cost for shipping and delivery to the XXXX within XXXX business days. They used XXXXXXXX, and they also included a wrong telephone number to contact me.</p> <p>Apparently, XXXX tried to reach me numerous times but, since they had a wrong phone number, they could n't. When days were going by and I still had not received the order I contacted the company via email. They were very unprofessional and after much back and forth, they provided the airbill number to the package and I was able to contact XXXX to retrieve it.</p> <p>They delivered it to my house, and never told me I would be billed extra for accepting the package (which would have given me the option to refuse it XXXX. About a month later I received a bill for over {\$120.00} from XXXX for freight charges (more than double the total cost of the order). I called and explained to them the circumstances, especially that the merchant had been deceitful and was now no longer responding to me, but to no avail. I know they are required to tell me about any extra charges for picking up a package but they never did. Since I order from abroad all the time and this has NEVER happened to me, I had no reason to think otherwise.</p> <p>Since then, they have referred me to a collection agency, threatening my credit and are also now charging interest (see attached copies). I have filed a protest (also attached) with the XXXX Customs and XXXX XXXX (as suggested by XXXX themselves), as well as an amendment and sent it to them, but everything seems to be falling on deaf ears.</p> <p>Please, can you help?</p>	2705388
10/18/17	False statements or representation	I have contacted on multiple occasions I have a settlement for XXXX with XXXX, XXXX and XXXX. Transworld is trying to collect on the same debt but for XXXX they are reporting on me yet they do not have my account in their office. It 's with XXXX XXXX and XXXX when ever I call they say it 's not their problem call XXXX XXXX and XXXX and that their not reporting on me which they defiantly are.Transworld refuses to speak to me or solve the problem I have done multiple disputes and gotten no where.they are reporting to XXXX and refuse to fix it and I am tired of getting the run around by it 's not my fault talk to someone else.	2705843

Date received	Issue	Consumer complaint narrative	Complaint ID
10/17/17	Took or threatened to take negative or legal action	<p>Dear Sir/Madam : I am being sued by XXXX XXXX XXXX XXXX XXXX (XXXX) who filed a complaint against me in XX/XX/XXXX. I now have a pre-trial conference scheduled for XX/XX/XXXX and a trial scheduled to take place the following month. I have been in a legal battle with this entity for two years and managed to vacate a judgment placed against me. I do not have a lawyer because I simply can not afford one. I have filed numerous complaints (before I was sued) with the Attorney Generals Office as well as Consumer Financial Protection Bureau (CFPB) against XXXX who claim to own my private student loans to no avail. Both agencies failed to conduct a proper investigation into the matter and failed to protect me as a consumer. After I had conducted an investigation, I realized that XXXX did not own my private student loans due to the following : 1. XXXX provided copies of my promissory notes with missing pages (e.g terms and conditions) 2. XXXX provided copies of their Pool Supplement and Deposit & Sale Agreements which were not fully executed, did not list my name, did not reference promissory notes, no purchase amounts listed and not notarized.</p> <p>3. It is unclear if the name listed under the lender, XXXX XXXX XXXX, XXXX. Is an authorized signer. Most companies have a delegation of authority in place.</p> <p>4. XXXX is claiming I owe more than what I borrowed and paid towards the private student loans.</p> <p>5. XXXX XXXX XXXX was acquired by XXXX XXXX in XX/XX/XXXX but did not change their name until XX/XX/XXXX. It is unclear whether XXXX XXXX sold the debt or paid it off when they purchased XXXX XXXX XXXX.</p> <p>6. XXXX XXXX is unable to confirm the business transaction between XXXX XXXX XXXX and XXXX.</p> <p>When I read the XXXX XXXX XXXXXXXXXX XXXX about CFPB filing a lawsuit against XXXX, I thought finally there was light at the end of the tunnel. This quickly changed when I called CFPB only to find out no one knew about the case. I thought CFPB made it clear to XXXX to cease all collection efforts in regards to debt collection until an audit was performed? Why am I still being sued? I hope you understand that there are individuals going through the legal process now. Not just those who were already sued and have been paying XXXX. What do you say to those individuals such as myself? Sorry we can not give legal advice. This does not make any sense. CFPB should take full responsibility for letting millions of consumers down. XXXX have been illegally filing false claims in court against borrowers since XX/XX/XXXX. You finally did a review and filed a complaint against this entity in XX/XX/XXXX. Really? If you think you deserve a pat on the backyou dont deserve it. As a matter of fact you should also be sued for your failure to properly conduct an investigation, communicate with consumers and taking action against the entity in question. I need someone in upper management who is familiar with this case to contact me.</p>	2703916
10/16/17	Attempts to collect debt not owed	I got a letter from Transworld Systems Inc located in XXXX XXXX, OH dated XXXX XXXX, XXXX for a medical balance of {\$21.00}. The letter was not even addressed correctly. When I call them they refuse to give me the debt information first time. I called the second time and then I was given the original debt information. I told them I have not ever used their services. When I called the original debtor, I was told by them they do not use their services at all. Then they could not find anything in their system. Their website is not working properly. They claiming this to be from XXXX of XXXX.	2702833
10/16/17	Written notification about debt	I XXXX XXXX file this complaint with the Consumer Financial Protection Bureau to see if a collection can be rectified. I have tried to request a full accounting of the {\$2500.00} XXXX XXXX states is owed to them. I requested that I receive an account summary of my payment history, especially the first date in which a payment was at lease 30-days late. Now I have two collections for the same account posted on my credit bureaus, which is unfair and a violation of the Fair Credit Reporting Act as well as an abusive collection practice according to the Fair Debt Collection Practices Act. Therefore, I request a full accounting summary, not necessarily copies of previous invoices. I believe that at least one of these collections should be deleted as it shows a double negative hit on my credit report, creating duplicity.	2702516
10/16/17	Attempts to collect debt not owed	On XXXX/XXXX/XXXX I received a collection notice that I owed {\$210.00} to a dentist. On XXXX/XXXX/XXXX I called the dentist 's office and inquired about this, they know nothing about this collection company and they said my account is paid in full.	2703034
10/16/17	Took or threatened to take negative or legal action	The XXXX XXXX XXXX is threatening to garnish wages. They already took my tax return but never let us know that they did it. I am still not seeing it as a reduction in what I owe them. It was most {\$3000.00}. My debt has been sent to XXXX XXXX XXXX. Instead of trying to work with me on coming up with a payment I could live with, they are threatening garnishment. They also have huge interest charges every month so it is impossible to pay the debt off. I feel that the only way to get away from this company, is to file bankruptcy. The military star is ruining peoples lives. They are abusing the system. The government needs to look at their debt collection tactics.	2703616

Date received	Issue	Consumer complaint narrative	Complaint ID
10/16/17	Attempts to collect debt not owed	<p>To Whom It May Concern : Transworld Systems on behalf of XXXX XXXX XXXX has tried multiple times, via mailed invoices, to collect a debt of {\$31.00}. The current amount Transworld claims I owe is {\$36.00}, which includes a " collection fee " of {\$4.00} ". This debt is not mine and I do n't know how it was attributed to me. I want to lodge a formal complaint that Transworld Systems is harassing me, attempting to collect funds from me for which they are not owed, and attempting to negatively affect my credit.</p> <p>I want to specify that this debt is not mine as : 1) I do n't have a XXXX account # ; 2) I do n't have budgetary signing authority at my company.</p> <p>I tried three times XXXX most recently on XXXX/XXXX/XXXX) to call Transworld at the phone # on the invoice - XXXX - all three times I received a generic outgoing message that the " person at extension XXXX is unavailable, please leave your message after the tone ". I want to verify that the mailbox number is not a typo - the message states that long string and does not refer to Transworld being the owner of the mailbox.</p> <p>To resolve this matter - I want XXXX and Transworld to send me a letter apologizing for and absolving me of this debt. Also in this letter I want verification that XXXX and Transworld have notified all three credit agencies that this debt is not mine and that it is struck from my credit reports.</p> <p>Thank you very much for investigating this claim, and I look forward to your reply XXXX XXXX</p>	2703620
10/13/17	Communication tactics	<p>A number starting with (XXXX) XXXX calls me every single day multiple times a day starting from XXXX XXXX until XXXX XXXX The last four digits of the number are always different. They have called me every single day for the past 8 days in a row. When I answer, nobody speaks. I have sat on the line for 90 seconds just to see if an automated system message would begin but it never has. Its just silence. When I call the numbers back, its always the same voicemail You have reached Trans World.. but nobody ever talks when they call. I feel harassed and a little unsafe as I do not know if this is a scam or not. I have told them multiple times to please stop calling when I answer the phone but Ive never gotten a response and they continue to call. When I XXXX it, trans world comes up as a collection agency and I do have an eviction in collection for {\$1400.00} so Im not sure if this is related or a scam. Please help!!! This is getting very aggravating. I cant block the number because the last four digits are always different</p>	2700816
10/13/17	Attempts to collect debt not owed	<p>I have sent letters of dispute to this company requesting for valid validation and they laughed and hung up on me. they have reported this on my credit report. They refuse to give me who the client is. I have requested over and over to remove this debt I do not owe. I have never ever received anything from this company. except calls and hangs and call after XXXX. I have informed them if they do not remove this account that I do n't owe I will hire a lawyer they told me if I can afford this then pay my bill. I tried to speak with several different people that have names they refused to spell. I had attorney draft a letter and she spoke with XXXX XXXX who told her they never got a letter., We have a copy of the signed certified letter. This is just another tactic of their violation of the FDCPA</p>	2700924
10/13/17	Struggling to repay your loan	<p>In or around 2007 I received student loans which were eventually serviced by XXXX XXXX XXXX. Due to delinquency I sought legal assistance and settled my balance for the loans which was paid in the amount of {\$13000.00}. I recently learned of XXXX XXXX XXXX improper collection practices and as such, I would like my account reviewed and to receive a refund of all settlement monies paid should it be found the the company did not have the right to collect this money. Thank you for your time and assistance.</p>	2700935

Date received	Issue	Consumer complaint narrative	Complaint ID
10/13/17	Attempts to collect debt not owed	<p>In XX/XX/XXXX, I received noticed that I was being sued by XXXX XXXX XXXX XXXX XXXX for a debt not paid from XXXX XXXX XXXX for about {\$6000.00}. I went to court with my lawyer since the original loan document was not signed by me. The original loan document had my " signature " but someone falsely signed my name. We went to court in XX/XX/XXXX and the judge deferred in my favor because the signature was not mine.</p> <p>XXXX XXXX XXXX XXXX XXXX was supposed to remove this negative information from my credit report. I assumed that they did.</p> <p>In XX/XX/XXXX, I contacted a mortgage company to get pre-approved for a home. I was told that there were accounts that were reporting delinquency on my credit report. The accounts were through a company called " Transworld Systems Inc. " I had never received notification from Transworld that they were collecting a debt. I called Transworld and they explained that they received the account from XXXX XXXX XXXX XXXX XXXX and were attempting to collect a debt. I explained to Transworld that I have a judgment in my favor regarding the student loan and that they do not belong to me. It took multiple calls from me to Transworld to be able to speak to a live person. They called me back and indicated that all of the accounts would be wiped from my credit report.</p> <p>A few months later I noticed that they were still listed on my credit reports. I tried calling several times and never was able to speak to a live person OR get a phone call back.</p> <p>I submitted a complaint with XXXX (since they were the originator of the loan) and sent them my court documents and they replied asking for the court documents (even though they were already sent) and nothing was ever done.</p> <p>I believe Transworld Systems is a scam in that they were trying to collect a debt that I did not owe. They do not have a working telephone number on their website. They are almost impossible to get in contact with.</p>	2700920
10/13/17	Written notification about debt	Unknown account and I have disputed and requested validation and nothing has been received. Please help	2701046
10/12/17	Attempts to collect debt not owed	<p>My name is XXXX XXXX. On XX/XX/2017 I received a collection notice for XXXX work completed and paid years ago.</p> <p>At the time of XXXX procedure, XXXX XXXX XXXX asked that I take out a credit card in order to pay for all of their fees.</p> <p>I did that. I took the credit card and paid the credit card off.</p> <p>Now, years later, I am getting a letter telling me that I owe {\$250.00} for XXXX work. The collection agency is Transworld Systems Inc. in XXXX XXXX PA sent me the letter.</p> <p>I immediately wrote them back telling that this was a FRAUDULENT charge. I am XXXX years old!!! They must think that I do n't have my affairs in order. The truth of the matter is that I have an money manager for a wife. She has all financial transactions in her accounting ledgers. We can go back 20 years and know exactly what we paid and when those checks were cashed.</p> <p>in any case, I do need your help in sorting this out with me. They may just ignore me and continue to accrue late fees.</p> <p>I want to make sure that my perfect credit score is NOT harmed with this collection. thank you XXXX XXXX (XXXX) XXXX XXXX</p>	2700044
10/12/17	Attempts to collect debt not owed	XXXX XXXX is claiming I owe them {\$500.00}. I have asked for verification of the debt for months. XXXX has never verified the debt (what it is for with receipts and proof I owe it). XXXX hired Transworld SYstems Inc., a collection agency, to attempt to collect this unverified and baseless debt. I have a perfect credit score and I never have debt owing. This is defamation of character and harassment.	2700142
10/11/17	Written notification about debt	I set up a payment agreement with Transworld Systems inc. I was told by two different employees that they would send me a letter of debt settlement. We arranged a payment agreement, I have not received a letter of debt settlement. I have contacted Transworld Systems inc. to try to get this issue resolved and they refuse to provide me with the information needed to prove that we have reached a settlement. I spoke with a supervisor and she still would not help me.	2698913

Date received	Issue	Consumer complaint narrative	Complaint ID
10/11/17	Attempts to collect debt not owed	We moved out of an apartment (600sq ft) back in XXXX XXXX where we used XXXX XXXX for our electricity. Within a year, our bill went from around {\$60.00} up to {\$200.00} with no reason. When we moved, I canceled our service with XXXX. They tried to charge us over {\$300.00} for doing so when they had already ripped us off on our monthly bills. I conveyed this to the original collection company back at the end of XXXX and heard nothing after that. It was removed from my credit report earlier this year but is now showing up again with a date of XXXX XXXX, XXXX under XXXX. There is no reason I should have to pay this amount for a company I haven't used in over 2 years that gave no reason that I was significantly overcharged. If anything, they owe me money back.	2698371
10/10/17	Attempts to collect debt not owed	Transworld Systems Inc. XXXX XXXX XXXX XXXX , DE XXXX is trying to collect on a college loan that was hardship discharged after the death of my husband in XX/XX/XXXX. I've had no further correspondence regarding this loan until this past year when now they said I am delinquent and trying to attach to my wages. They have already taken my tax returns. They do n't call, they do n't answer calls, they do not send any paperwork. They never contacted me regarding any payroll withholding so they are doing this without my permission and I've already received a release from withholding from them when they tried to do this in XX/XX/XXXX and my payroll department contacted me. They are trying again in XX/XX/XXXX and I've sent paper work to them twice that they have released me from withholding already but my employer says they will have to withhold if Transworld does not contact them to straighten this out.	2697405
10/8/17	Attempts to collect debt not owed	XX/XX/XXXX - Lease company informed about Identity Theft (Complaint Number XXXX) - proof attached XX/XX/XXXX - Letter sent with Identity theft report sent to XXXX XXXX XXXX XXXX XXXX XXXX XXXX (USPS XXXX) - delivered XX/XX/XXXX - proof attached) - \$ XXXX violations when I never drove that vehicle, never signed lease for it XX/XX/XXXX - Letter sent with Identity theft report sent to Debt Collector - Transworld System , Inc (USPS XXXX) - proof attached) With the above 2 letters I also sent the NOTICE TO FURNISHERS OF INFORMATION : OBLIGATIONS OF FURNISHERS UNDER THE FCRA document too which makes it clear that they not supposed to call / chase / harass me anymore and not supposed to add default notices to my credit report. They breach all the above obligations.	2696153
10/5/17	Dealing with your lender or servicer	Dear XXXX ; XXXX/XXXX/XXXX I received a letter today from the Law firm XXXX XXXX regarding XXXX XXXX XXXX XXXX XXXXThe letter stated they were garnishing my wages on a loan that I had desperately tried to repay for the last XXXX years. XXXX XXXX refused all offers to repay this loan. Asking for exuberant monthly payment amounts. Advising the debt would continue to gain fee 's and interest unless the total balance was paid in full. I advised their practice to repay a debt was ridiculous and unethical. Questioning several times how can a {\$20000.00} dollar loan accrue {\$14000.00} dollars in interest and fees? My sister-in-law cosigned the loan for me in XXXX, AZ in XXXX. I've contacted the law firm by mail stating what I could afford to pay and they rudely declined my request. XXXX XXXX a Minnesota based law firm sent paperwork to my employer to begin garnishing my wages which I can not afford to happen or I will lose my house. Very Respectfully yours, XXXX XXXX XXXX XXXX XXXXXXXXXXXXX	2693463

Date received	Issue	Consumer complaint narrative	Complaint ID
10/5/17	False statements or representation	<p>I have sent previous complaints regarding XXXX XXXX XXXX regarding them trying to collect the wrong debt amounts through XXXX. Now all of the loans, except one, have been referred to another collection agency ... XXXX XXXX XXXX in New Jersey.</p> <p>I sometimes could not directly contact XXXX XXXX XXXX, was given wrong phone # s, or given the name (s) of phony reps with wrong numbers. No one would return my calls, and the amount owed was/is always misrepresented.</p> <p>I have paid thousands of dollars dating back to XXXX, but was always sent statements reflecting the original amounts, as if nothing had been paid on behalf of or to XXXX XXXX XXXX.</p> <p>I sent you a complete file regarding XXXX on behalf of XXXX XXXX XXXX, but again, four of those five private loans have now been referred to XXXX XXXX. My original complaint should be XXXX.</p> <p>I hired a lawyer who arranged a " settlement " of {\$12000.00} payable @ {\$510.00} per month payable to XXXX XXXX, which began XXXX XXXX and will continue through XXXX XXXX. Though on limited income, I have paid faithfully each month and continue to do so. Both my daughter, XXXX XXXX and I are to be released when the settlement to XXXX XXXX is paid.</p> <p>Perhaps there is nothing that can be done, or my situation may not be considered a complaint, since a " settlement " was reached, but I thought I should at least provide this information since your agency has filed suit against XXXX XXXX XXXX.</p> <p>I am still paying XXXX {\$100.00} per month (also on behalf of XXXX XXXX XXXX) on one last loan of which the original amount of {\$12000.00} has not never gone down.</p> <p>I am forwarding what I consider to be pertinent information.</p> <p>Thank you for your attention.</p> <p>Something has happened that I can not reset my password. I have tried several times. Please re-send that message to me so I wil be able to check the status of my complaint (s).</p>	2694350
10/5/17	Dealing with your lender or servicer	XXXX XXXX XXXX, XXXX, XXXX, Education Loan being serviced is fraudulent. It has been settled beyond controversy, a bank can lend its money, not its credit. XXXX XXXX XXXX, XXXX is servicing a constructive fraud, peonage, conspiracy, and dishonor which have resulted in my XXXX XXXX XXXX XXXX XXXX I have written several letters to XXXX XXXX XXXX, XXXX to resolve this matter.	2694676
10/2/17	Attempts to collect debt not owed	<p>A debt collector is demanding payment of a 2011 weed abatement lien for the City of XXXX FL. I told them in writing I sold the property over a year ago subject to all the liens so the debt is no longer mine. They verified with the city that the debt WAS mine when it was incurred.</p> <p>I called the city tax collector office and the gentleman wanted to know whose authority were these debt collectors going under?</p> <p>I 'm sure they bought my account cheap from a previous collector who appropriately ceased contacting me years ago.</p>	2690201
10/2/17	Attempts to collect debt not owed	ignored and continued to negativley report on my report causing hardship	2690744

Date received	Issue	Consumer complaint narrative	Complaint ID
9/30/17	Problem with a credit reporting company's investigation into an existing problem	I am a former student of XXXX XXXX XXXX XXXX XXXX. I graduated in XXXX of 2016. A few months ago I check my credit report with XXXX and saw a late payment added to my report by XXXX. The total for that loan was {\$120.00} broken down into increments of {\$39.00} per month. I was shocked, to say the least because I was not aware of any student loans that I did not have an account and payment plan already set up. I contacted XXXX knowing this must be a mistake. I was transferred to the student account headquarters in XXXX where I spoke with a representative and her supervisor. They informed me that this was a federal loan that needed to be paid to XXXX. I questioned why I needed to pay them for a federal loan when I already am paying with a federal account setup and I was told I have no choice. They told me this payment needed to be made to XXXX XXXX XXXX XXXX, a third-party company that they use to collect payments. I questioned why I was not informed of any of this prior to the beginning of the payment term, no letters, no emails, yet late payments were reported to my credit. The representative apologized and mentioned that her supervisor said if I pay the amount in full and dispute the late payment through the credit bureau, then XXXX and XXXX XXXX XXXX XXXX would remove the late payments from my credit report. I have done exactly that, however, they refused to remove the late payments. I have contacted both organizations and they still can not explain why I was not informed of this loan payment 's expected date. They lied about their willingness to remove the late payment from my credit report after I paid in full. Throughout my communication with them, their representatives have sometimes been very rude and disrespectful. XXXX has proven to be a very dishonest organization. They were recently sued by the federal for XXXX XXXX dollars and they continue to be dishonest. Those late payments were the first ever on my credit. My credit score has dropped tremendously as a result and I am unable to do the necessary things to establish my life as a young professional.	2689451
9/29/17	Dealing with your lender or servicer	I have a student loan that is now with XXXX XXXX XXXX and I am making payments to avoid the garnishment they are trying to file. I believe that my statue of limitations were up prior to collecting payments. I have also asked for documents on the student loan and they have n't been able to provide me with the correct documents.	2688851
9/29/17	Communication tactics	I have been getting repeated calls from callers saying they are with Transworld Systems for YEARS. I used an app on my phone to block the calls, but I switched to a new phone and now they are coming in. Every day they call, 3-6 times per day. For years I never picked up because the calls were blocked by the app, but they would leave messages saying they were from Transworld Systems. I finally picked up this week. I told them that I did n't have any past due debt. They told me they were collecting for a debt owed to XXXX XXXX XXXX XXXX, but the person on the phone would not give me any more details about the debt. I checked my XXXX XXXX account and called them, and both online and on the phone they confirmed that my student loan debt was paid off years ago and there are no problems. I asked the person on the phone to stop calling and sent Transworld a cease and desist letter. I have of course never received any written information about the debt and they would n't give me any details on the phone.	2688354
9/28/17	Communication tactics	I have already filed one official complaint through the state of IL Attorney General office regarding a student loan debt collection. They continue to call me at work on the business phone line. The line they call is a business only line. What must be done to stop them from harassing me at work? Can you direct me to a legal channel because filing complaints has not worked. This has been going on for over two years. The last call I received was from XXXX from Transworld Systems. The person calling was XXXX XXXX. The call was at XXXX. on XXXXXXXX.	2687226
9/28/17	Attempts to collect debt not owed	I received this Transmittal on XX/XX/XXXX/2017for the amount {\$73.00} but do not know what for, or too whom I would owe this debt. This is my first attempt to try an resolve the issue because the number provided on the transmittal says that there is no phone contact ability. Therefore I do n't know to whom or why I would bother to pay smithing that I have no knowledge of. The company in question is XXXX. Account number XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX.XXXX PAXXXX XXXX	2687476

Date received	Issue	Consumer complaint narrative	Complaint ID
9/27/17	False statements or representation	<p>Complaints should have the opportunity to respond to company responses. Since both the third party collection agency and the original debtor answered this. Responses are below.</p> <p>In regards to : ~~TRANSWORLD SYSTEMS INC (TSI) ~~ TSI did not adress the issues.</p> <ol style="list-style-type: none"> 1. TSI stated via phone call they received this debt in XX/XX/XXXX. I never received any statements from XX/XX/XXXX-XX/XX/XXXX while I was in the military and they were fully aware of my location (s) 2. I never received any statements until XX/XX/XXXX. Why? 3. HOW is this debt NOT subject to the limitation in PUBLIC LAW 110-234? 4. To the best of my knowledge, it is illegal to charge BOTH a collection fee and interest. 5. They refused the settlement. 6. Being a third party collector (by the admission of XXXX) they are NOT affiliated with the federal government. They are merely just another collection agency and thus illegally misrepresented themselves and violated the laws which govern fair collection practices. <p>XXXX XXXX stated that no address was given. I was still in the airforce when this supposedly got transferred to the 3rd party collection agency. As part of the clearing process both to a new base AND to exit the military an XXXX/soldier MUST go to XXXX and be cleared.</p> <p>In addition, when there is an outstanding debt while a member is in service their pay is garnished and a report sent to their XXXX XXXX and XXXX.</p> <p>When I XXXX to XXXX I went through the clearing process and also when I exited the XXXX.</p> <p>Had there been a debt I would have been garnished while I was still in service AND/OR forced to sign an agreement for repayment upon exiting the military as is the standard.</p> <p>TSI has refused the settlement.</p>	2686346
9/27/17	Attempts to collect debt not owed	<p>I received a collection notice from Transworld systems Inc. the notice stated the XXXX XXXX XXXX and XXXX XXXX had previously contacted me to request payment. I have not received any previous contact, but most importantly I have not been anyplace north of XXXX Ga in the XXXX XXXX XXXX the tag cited is on or any other vehicle I own. The XXXX XXXX cited has over 266000 miles broken AC, and is only used for short trips locally. XXXX XXXX XXXX XXXX claims they have a black & white photo of my car and tag, the lady I talked to said it was a dark colored car, My car is Sandstone beige and in a color photo it shows as bright silver or light tan, an this tag has been on this car since I purchased it in XX/XX/XXXX.</p> <p>Since I have not been any place North or XXXX XXXX in XXXX Ga I know without a doubt that I have not been on any XXXX XXXX XXXX XXXX. I have disputed this charge with the XXXX XXXX XXXX XXXX and requested a copy of the photo of the tag with the same no. as mine, and made photos of the rear of my car and its tag to provide to them.</p> <p>On date in question I was in the office of Real Estate Attorney XXXX XXXX from shortly before XXXX until between XXXX and XXXX went home and did not leave XXXX area for the rest of the day.</p>	2686088
9/27/17	Communication tactics	<p>XX/XX/2017-I was called early in the morning to ask if I wanted to pay my balance to XXXX XXXX XXXX. I told the representative that I was working with the XXXX XXXX company directly and she proceeded to talk loudly and tell me no ma'am that I absolutely cannot do that and I am in collections so I will not be allowed to go through the original creditor to pay my debts. I calmly told her I actually have went through them(original creditor) set up a payment system with them and She continued to argue by which I just wished her a good day and hung up on her. I will not be talked to like a child and called a liar pretty much. It is my money and I will pay my debts to the original creditor not be told I cannot do so. On top of this I am being charged an outrageous amount for a fee through TSI. Also, they have talked to me this way before when I have spoken with them rudely and demanding payment.</p>	2686437
9/26/17	Attempts to collect debt not owed	<p>I am repeatedly receiving a collection notice from Transworld Systems , Inc. regarding a debt owed to XXXX # XXXX in the amount of {\$61.00}. When I call XXXX, I am told that I do not have any balance due. XXXX has noted this on my account. Transworld keeps sending me these collection notices, however. When I attempt to call Transworld, I get put into a call queue, which then dumps into a voicemail, and no one ever answers or returns the call.</p>	2685317

Date received	Issue	Consumer complaint narrative	Complaint ID
9/25/17	Problem with a credit reporting company's investigation into an existing problem	Transworld Systems Incorporated contacted me about an outstanding bill. My remaining balance on the bill was {\$XXXX}. XXXX paid the remainder. I paid the outstanding balance yet a few days later the bill was on my credit report. I asked Transworld to mail me a receipt of the payment and they claimed it would take 30 days to get the receipt. I need the receipt sooner to get this note off of my XXXX report. I called back to complain and they said it would take 7-10 days. I'm not sure what to believe ...	2683779
9/25/17	Threatened to contact someone or share information improperly	XXXX XXXX XXXX is reporting false information on my files. This is not my debt and i have requested verification and validation and they still have not sent me the verification.	2683827
9/23/17	Took or threatened to take negative or legal action	<p>You may look into my previous complaints for further information.</p> <p>In summary I have been paced on collection by TSI for a debt that they were given by XXXX XXXX XXXX to manage without ever informing or attempting to inform me of such changes or my ability to make payments on the debt.</p> <p>I have explained in the past how their initial and only attempt was to place my account on collections after my cosigners Chapter XXXX bankruptcy was finished and they could apparently collect again. While this is happening I was told repeatedly by the XXXX that they had no idea of any account in my name or even with my SS #. Impressively enough TSI turns around and places my account on collections without any letters in the mail, any phone calls, any emails, nothing!</p> <p>The account should be taken out of collections status as this is an abuse of power and manipulation of accounts. As a consumer I was lied to by XXXX and was never contacted by TSI nor was I ever informed that TSI existed and/or had my account in their possession.</p>	2682803
9/22/17	Struggling to repay your loan	I have been working with XXXX XXXX XXXX 's collection agency Transworld Systems Inc, and through my bankruptcy XXXX and Transworld agreed to a new agreement of terms through which to repay the student loan. My lawyer XXXX XXXX, and XXXX and Transworld lawyer XXXX XXXX XXXX, agreed to the new conditions. to pay XXXX dollars, with a 0 % interest rate. It was submitted to the court. However, after I had agreed to the terms of the repayment and everything was finalized it was never turned over to the XXXX who handles the loan. I just filed a complaint and XXXX has no clue about what is going on. XXXX needs to honor the agreement that they made with the new loan agreements with Transworld Systems. We worked out this agreement since XXXX of this year. This led to me doing forbearances on the loan currently and now it has been gaining balances because the interest keeps compounding and it has n't been changed over to the new agreement. XXXX understandably has no clue about what is happening. I have contacted them and they say that I am still in bankruptcy status but that is incorrect. XXXX has never answered the complaint or contacted me. XXXX has disappeared and seems to not be honoring the agreement. I can not afford to pay this loan. The interest is too high, I filed a bankruptcy and they were summoned to court and they are the only lender that has not changed the terms and conditions of my loan agreements. My income can not support these payments. I have filed multiple complaints and I need XXXX and Transworld to respond NOT XXXX. They have no clue what is going on because they are not aware of the negotiations between my lawyer and theirs.	2681347
9/22/17	Dealing with your lender or servicer	My loans went into default with the Department of Education. TransWorld began a garnishment on my checks. THis garnishment continued for 3 years until I set up a rehabilitation contract with them. For 6 months I was to pay an extra XXXX a month along with the garnishment of XXXX. Once these 6 months were over, they would stop the garnishments. XX/XX/XXXX should have been the final garnishment from my checks. However, the garnishments have continued. I have attempted to call the Department of Education but their automated system gives me the number to call TransWorld since my loans are in collections. I call TransWorld and get a recording that they are no longer running due to the federal govtornment filing a lawsuit against them. Not only did I complete my rehabilitation promise, I have also consolidated all my student loans with XXXX. My first payment with XXXX is due this month but I am unable to pay it because my check is still being garnished. I have done what I need to do to no avail. Where is this money from my check going? I have all my loans in one place and the payment did not go there. How do I get this stopped and get my money put on my real student loans?	2681930
9/22/17	False statements or representation	Section 392.101 of the Texas Finance Code prohibits a third-party debt collector or credit bureau from engaging in debt collection in Texas unless the third-party debt collector or credit bureau has obtained a surety bond and filed a copy of the bond with the Office of the Secretary of State.	2682138

Date received	Issue	Consumer complaint narrative	Complaint ID
9/21/17	Written notification about debt	I went to 8 sessions of XXXX XXXX in XX/XX/XXXX after my XXXX XXXX. XXXX XXXX XXXX XXXX XXXX at XXXX XXXX XXXX XXXX, in XXXX MI, submitted my visits to my insurance company and assured me I would receive a bill from him for the uncovered amount. Fast forward 2.75 years and in XX/XX/XXXX, I receive a " final collections " notice from Transworld Systems, XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX XXXX OH XXXX for {\$510.00}. I have had impeccable credit for my whole adult life, and now it has been sullied because of this. I check my mail every day, so it 's not like I missed an invoice or something. I am very discouraged, but it does look like my insurance did n't cover this portion so I will pay it just to get my credit back in shape.	2680392
9/20/17	Dealing with your lender or servicer	I had a total of 3 loans from XX/XX/XXXX to XX/XX/XXXX, With XXXX XXXX XXXX. In trying to collect, they harassed me at work, by phone, asking for unreasonable amounts of money I could not possibly pay, and were not willing to be reasonable to try to work out a settlement. In XX/XX/XXXX, they took me to court and I was sued for the full amount. They did not possess the original documents, but I wound up settling with them for a lesser amount to keep from paying the full amount.	2680185
9/19/17	Attempts to collect debt not owed	I received a notification that my credit score had dropped. So when I looked at my credit report, I noticed that a negative mark was placed on there from Transworld Systems Inc with an open date of XXXX XXXX for {\$600.00}. Stating that the original Creditor is XXXX XXXX XXXX XXXX. This is not my debt. I did n't go to any ER 's in 2017 period.	2678409
9/19/17	Dealing with your lender or servicer	I was illegally sued by XXXX XXXX XXXX for 2 private student loans in XX/XX/XXXX. I had disputed these loans with the original creditor and XXXX and requested proof of debt owed. I never received anything except a summons for court and notification that I was being sued. I had to hire an attorney to represent me and was bullied into accepting and paying a settlement on loans without proof that I owed the debt. My husband and I were in a rebuilding stage of improving our credit after having to file bankruptcy and losing our home in XX/XX/XXXX and felt we had to pay or risk losing everything again.	2678531
9/19/17	Attempts to collect debt not owed	This is a complaint regarding Transworld Systems Inc. I received a call from a spoofed number (trying to match my area code so that I would pick up) on XX/XX/XXXXclaiming that I have an outstanding blance with XXXX XXXX XXXX in XXXX XXXX or XXXX XXXX. The claim, I believe was supposedly from an outstanding balance from XX/XX/XXXX I had received a call previously around XX/XX/XXXX, but claiming that the balance went back further. Any money owed to XXXX XXXX XXXX had been paid in full at that time, and I told them that when they called me in XXXX. I no longer had my car as of XX/XX/XXXXand moved out of XXXX XXXX in XX/XX/XXXX, not having incurred any additional balance and not owing anything as I had paid up to date. I also had not been sent any notification of any past due balance in a long time even inXX/XX/XXXX. I explained all of this to the person who called me on XX/XX/XXXX, and asked for a call back from their Supervisor (their Supervisor was allegedly not available), and I never received a call back. The only subsequent call that I received was one today,XX/XX/XXXX, that I initially missed. I tried calling back and reached another representative, with whom I confirmed the name of the company, who now claimed that the balance went back toXX/XX/XXXX. I tried explaining to the representative exactly what I stated above, and trying to add the fact that I had also never received any past due notifications in the mail between XXXX and the end of XXXX, but she refused to listen. I asked for a supervisor and she not only claimed that her supervisor was not available, but that the supervisor would say the exact same thing that she did (which was nothing).	2678579
9/18/17	Attempts to collect debt not owed	I ordered somethings from abroad and they were delivered by XXXX. Later they sent a letter saying that i had to pay a duty of {\$20.00}. As i was abroad, i returned and sent them a check already on XX/XX/XXXX (Using first class mail). Later I saw that, on XX/XX/XXXX, they cashed my check so I was quite. Last Friday, XX/XX/XXXX, I received a letter from " Transworld Systems Inc ", says My Original Invoice was {\$20.00} with a collection fee of {\$2.00}, comes to a total of {\$23.00} and that they are collecting on behalf of XXXX. As it was the weekend, I could n't call anyone to verify it. So i waited till Monday XX/XX/XXXX. I was about to check their website listed on the letter www.transworldpayments.com and saw that it was a fake website which was down. Later, I called XXXX and someone picked up and asked me for the File number (XXXX) and I gave it to her. Later she says I own them {\$23.00} on behalf of XXXX and they are trying to collect. Her accent was clear that she was not from US so I asked, where is your office located so that i could XXXX, she is saying, in her exact words " Sorry, You ca n't ask our office address ". When i asked why, she replied " Because I am a US Legal Citizen. " Then I said I was asking for the address of her office, she said No she will not disclose it. When I asked to talk to a supervisor, she said, " you are wasting my time and hung up ". Then immediately I called XXXX and asked them about my file (Invoice No XXXX) and they said that MY ACCOUNT WAS PAID IN FULL and I do n't owe them anything and they are NOT trying to collect anything. I was to have this on the record before they try to damage my credit.	2676950

Date received	Issue	Consumer complaint narrative	Complaint ID
9/15/17	Communication tactics	<p>For a little over a week I have been getting 4-5 calls per day for medical debt collection that is a result of the doctor incorrectly coding the procedure. The procedure, as verified by my primary care doctor and my insurance provider, is covered 100 % by preventative, but, the doctor 's office that performed the procedure (and acknowledged with me that the entire procedure was preventative and NOT diagnostic) coded it incorrectly (against what they said and agreed was preventative) as diagnostic. So, it is a simple fix for them to get their money and they, for some reason, still keep insisting the account is not paid (because they have not changed the XXXX coding to preventative).</p> <p>Transworld (I talked to a supervisor today named XXXX XXXX XXXX has been calling 4-5 times a day for collection including as early as XXXX and as late as XXXX. It was once a day for about two weeks and beginning last Thursday, XXXX XXXX 2017 it has been 4-5 times a day including one Saturday call.</p>	2674607
9/14/17	Took or threatened to take negative or legal action	<p>I have a debt with " the XXXX card " now per my understanding Your Rewards credit card has a dual function that allows you to access two credit card accounts with separate lines of credit a XXXX account issued by XXXX XXXX XXXX, XXXX. and a XXXX XXXX Private Label Account issued by the XXXX XXXX XXXX.</p> <p>REF : XXXX XXXX XXXXXXXXXX Debt is from XXXX I was in the XXXX from XXXX. I was in the belief that I paid off the card in full before departing to XXXX in approx XXXX. I never received any statements from XXXX while I was in the service that there was remaining debt.</p> <p>Had there been remaining debt it would have been garnished from my XXXX XXXX pay immediately.</p> <p>From XXXX to XXXX I received no notices that I had a debt.</p> <p>In XXXX I received a notice from a 3rd party debt collector stating that I owed over XXXX. For which about XXXX is actual debt and the rest is interest.</p> <p>Debt collectors pay only a fraction of the charged off debt.</p> <p>Debt collectors to the best of my knowledge can not continue to charge interest on a debt.</p> <p>This debt is over 11 years old.</p> <p>When I contacted them they THREATENED : they will put a lien on my social security number.</p> <p>sue me for the 11-year-old debt that the debt will continue to gain interest They will garnish my wages (they have done this) They also stated that even though they are a 3rd party debt collections agency they are not bound by the statute of limitations.</p> <p>The Law that they are talking about (I would guess) that gives the government the right to collect a federal debt without a statute of limitations is PUBLIC LAW 110234. Which is only applicable in the following categories.</p> <p>anyone OVERPAID by a federal agency Federal Student Loans Child Support Income Taxes This debt does not fall into any of these categories.</p> <p>However ; even it did per SEC. 14219 (2) (B) APPLICATION OF AMENDMENT.The amendment made by subsection (a) shall apply to any debt outstanding on or after the date of the enactment of this Act. (XXXX XXXX) Said debt does not fall into one of the categories and is from XXXX. Thus making the statute of limitation applicable in this case.</p> <p>This debt by their own admission is no longer with XXXX but is a third party debt collector. See attached screenshot.</p>	2674081
9/14/17	Attempts to collect debt not owed	<p>This company is reporting a negative account on my credit report, and we do n't have any contractual relationship that make this company entitled to enforce inaccurate credit information on my credit profile.</p> <p>I tried resolving the issue with XXXX on XXXX/XXXX/XXXX, and XXXX/XXXX/XXXX.</p>	2673670

Date received	Issue	Consumer complaint narrative	Complaint ID
9/13/17	Attempts to collect debt not owed	My debt to XXXX XXXX XXXX was sent to a 3rd party collection company in XXXX. My balance once sent to collections was a little over {\$1800.00}. I made payments of {\$75.00} directly to XXXX & XXXX on the following dates : XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, and XXXX/XXXX/XXXX. I returned the rental instrument (sax) on XXXX/XXXX/XXXX to the XXXX & XXXX store, which should have credited at least another {\$800.00}. I then made additional payments directly to the 3rd party collection agency (Transworld Systems) on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX in the amount of {\$75.00} each time. I have spoken with XXXX & XXXX and they told me that I need to speak to Transworld Systems and that there was nothing that they could do. They confirmed that any payments that they received from me were sent directly to Transworld. I called Transworld Systems and they had no knowledge of any payments made to XXXX XXXX XXXX, or of the instrument being returned. They told me that they would look into it and update my balance. I disputed my credit report twice and the balance still shows the original amount.	2672979
9/9/17	False statements or representation	In XX/XX/XXXX I defaulted on an XXXX credit card with a balance of {\$6800.00}. The matter was turned over to Transworld for collection. (I selected the items on this site that best described my issue but it was not an exact match). Transworld first garnished my military retirement for 6 months in XX/XX/XXXX. I can not find records of this. They then garnished my wages from my employer XXXX XXXX in XX/XX/XXXX through XX/XX/XXXX. I have evidence of this in my attachments. I started a new job in XX/XX/XXXX and in XX/XX/XXXX Transworld garnished my wages from XXXX XXXXXXXX XXXX and are still presently doing so. In XXXX of this year Transworld garnished my XXXX XXXX once again and are now garnishing both my work wages and my retirement, leaving me no disposable income. All my earnings go to obligations with very little exception. I am attaching the last statement I received from XXXX which shows just last month they collected {\$830.00} from me. I have spoken with Transworld on several occasions and they will tell me nothing, simply refer me to XXXX. XXXX told me in XXXX of this year that they show no record of collections from me until XX/XX/XXXX. I am attaching summaries from XXXX that show a garnishment in XX/XX/XXXX and XX/XX/XXXX. XXXX only started sending me statements this year after I complained to them. The original billing from XX/XX/XXXX was for {\$7900.00}. In XX/XX/XXXX, they stated my debt was then over {\$13000.00}. In XX/XX/XXXX, the debt was still listed as over {\$13000.00}. The statements finally started showing a decrease in the debt. I am not sure what I can do to prove all the garnishments but I hope I provide evidence of enough to show that Transworld collected a substantial amount from me without forwarding all they collected to XXXX. XXXX offered me no solace. i was told that they were a government agency and they could do what ever they want and they claim they gave me chance to negotiate. I did receive a notice of this but when I inquired they would not set up any payment agreement. Any assistance you can offer will be appreciated.	2663566
9/8/17	Communication tactics	I am reaching out to file a complaint against Transworld Systems collection agency. They say they are calling on behalf of XXXX. They call repeatedly throughout the week, sometimes several times a day. When you answer the phone they hang up. Then when you call back you either get someone 's personal cell phone and they have no idea who called you, OR, they tell you who they are and try to collect the debt. If they are so apt to collect the debt why do they continuously call and then hang up. They admitted they are on an auto dialing system. This is a highly in appropriate way to run a business. I get calls all hours of the day and night and on the weekends. When you do call back and talk to someone on the rare occasion you can not understand them because they speak extremely broken english. I would like to file a formal complaint for harassment against this company and make sure XXXX knows they are doing this to their patients.	2667329
9/8/17	Dealing with your lender or servicer	I am trying to payoff or refinance my student loans. I first called XXXX and requested a 30 day payoff verification document on Friday, XX/XX/XXXX. On Monday XX/XX/XXXX I followed up with a written request for a 30 day payoff verification document. It is now XX/XX/XXXX, and I still have not received this document, which has prevented me from paying my student loan in full or submitting this document in my application to refinance my student loans.	2662920

Date received	Issue	Consumer complaint narrative	Complaint ID
9/8/17	Written notification about debt	<p>XX/XX/XXXX I received an alert from my credit report stating that a collection was placed on my credit file. I called the hospital that I went to XXXX XXXX Hospital and asked about my bill because I have never received it. I totally forgot about it, it had been so long. They informed me that it was never sent out and that they were going to send it out today (X/X/17) and that there was a financial assistance form attached to it. They were great. I was not aware that I had several bills coming from the hospital, I never received any other bills, no phone calls nor any messages. There is a possibility that it could have gone to a neighbors house with the exact same address as mine but their address is Pass and mine is Court, which happens all the time, they always send it back to the post office. Now to the complaint, I called XXXX (original) and Transworld Systems , Inc. (collections) to inform them that I did not receive a bill because if I did and believed it belonged to me I would have made some type of payment arrangements. I value my credit so there was no way that I would have ignored it. I have requested a breakdown of what the bill (an itemized bill) to see what the charges were for. I was informed by XXXX that they could not provide me with an itemized bill nor could they call me and leave a message concerning this debt. I was very upset about this and talked loudly but not foul but after being lied to and so inconveniently hung up on. My last calls I did let them have a piece of my mind and asked them to make sure that they were still recording. My issue is, there were no attempts made to contact me other than them claiming to have sent me letters ... no calls? no messages? Heck 1 voicemail message would have gotten my attention. I have contacted an attorney to take them to small claims court if by all means the debt is mine I will pay it but they should have never placed this on my credit report. I never knew of this bill. XXXX XXXX Hospital is sending me a financial assistance letter along with a copy of the bill that I never received and admitted that they never sent one out. But XXXX whom I never heard of is the one that hired Transworld Systems, Inc. Neither one has contacted me and both claimed to have sent letters. Transworld Systems , Inc. claimed that they did not have my phone number and had my husbands number but stated that when they called me " I told them not to call me " so if you did n't have my number to leave a message how did I tell you not to call me???? they have never contacted me not once so I knew nothing of this bill.</p>	2668428
9/7/17	Communication tactics	<p>On X/X/17, Transworld collection agency called a random contact from my cell phone. This contact was a friend who is in bed with XXXX. This debt was not valid and was waived supposedly by the original company. Should not have even reported in the first place. However, Transworld called multiple times a day on my phone and my husband 's phone. They used many different phone numbers, that were untraceable, and could not be called back. When I ask them about the friend that they use to track down, they said they used skip tracing, and will not transfer me to a supervisor or manager. This is illegal, and we were harassed for three months by Transworld.</p>	2665456
9/4/17	Attempts to collect debt not owed	<p>On XXXX XXXX XXXX I received a Seriously Past Due notice from Transworld Systems Inc, address in XXXX DE, for an alleged debt I supposedly owe to XXXX in the amount of {\$110.00}. I wrote to Transworld, explaining that I did not owe this amount to XXXX ; and that another collection agency, XXXX XXXX XXXX, recently tried to collect the same amount for the same " invoice. " I do not do business with XXXX at all. XXXX XXXX XXXX dismissed the debt in its entirety.</p>	2657745
9/3/17	Getting a loan	<p>When I applied with XXXX University my expected graduation date was supposed to be XX/XX/XXXX so my funding package was created ahead of time until that date. When XX/XX/XXXX came around I noticed that I still had 3 classes left, so when I got a call from XXXX stating that I needed to schedule a exit exam because I was about to graduate I asked how that was possible considering I still had 3 classes left. The person I spoke with looked into it and said someone else needed to call me back. I then received a call a few days later from my academic advisor stating there was a mistake and somehow my file ended up in the XX/XX/XXXX graduation pile which mind you, my enrollment forms and financial forms all have XX/XX/XXXX as my graduation date. So she said that would request an extension for my financial aid coverage which she then told me was approved and I would be covered for the last 3 classes. I then received a call from XXXX towards the beginning of XX/XX/XXXX stating that there was a mistake with my financials and my last class would not be covered and it was going to be {\$2000.00}. I explained that I did not have money and was told I would be covered so then XXXX academic advisor then told me to apply for a private loan which I did not think I would be approved for since my credit was already bad. She stated that she knew for a fact I would get approved if I applied for XXXX XXXX XXXX XXXX, which I did apply and I did get approved but of course there was an error on their part again and she told me I only needed to apply for {\$1300.00} and the difference would be taken care of but I guess XXXX XXXX XXXX XXXX has a minimum loan amount of {\$2000.00}. So I had to reapply again which was 2 credit hard inquiries that I took. I then failed my class and asked for a substitution class within that same category and I was told there was no way I would be able to by the Dean via email. I was then told that my only option was to withdrawal which I asked for the forms and emailed them back due to the financial fraud that was conducted. I started receiving statements from XXXX XXXX XXXX XXXX on XX/XX/XXXX and I made the first payment but by the next statement I realized that XXXX XXXX XXXX XXXX was taken over by the company XXXX XXXX XXXX so I did some research and XXXX is a financial company within XXXX which I was originally told it was a separate financial Loan institution. I have all the fraudulent financial information and current billing statements. I do not believe i should be responsible for this out of pocket expense.</p>	2657628

Date received	Issue	Consumer complaint narrative	Complaint ID
9/2/17	Attempts to collect debt not owed	<p>I received a collection notice from XXXX XXXX out of XXXX Delaware. They allege I have seriously past due amount owed to XXXX XXXX XXXX for {\$30.00} plus collection fees of {\$4.00} for a total of {\$34.00}.</p> <p>I do not have a XXXX XXXX account nor have I ever been billed by XXXX XXXX XXXX for any services correctly or incorrectly billed.</p> <p>I find the practice of Transworld Systems wholly intimidating and quite illegal.</p> <p>Please investigate this company and it 's unethical practices. The notice is dated XXXX XXXX 2017 The alleged invoice stated is XXXX XXXX the file number is XXXX my unique registration code is XXXX. The notice also states there main office at XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, PA.</p> <p>Thank you</p>	2657173
8/30/17	Communication tactics	<p>Every day, this company calls me at least 3-4 times a day. It started as two calls and then went up to three calls a day and now they sometimes call me as many as 5 times a day, all usually made before XXXX. Sometimes they call from the same number, other times they call similar numbers ; for example, one number they call me from often is (XXXX) XXXX and another they often use is (XXXX) XXXX. They 've also used (XXXX) XXXX, (XXXX) XXXX, (XXXX) XXXX and (XXXX) XXXX as far as I know. On XX/XX/XXXX, I received a two calls from Transworld Systems Inc. I answered the second call at XXXX XXXX. They informed me of who they were and I requested for them to not call me. The following day, on XX/XX/XXXX, I received another call from them, but this time the number was blocked. I asked who it was, they said they were a debt collector from Transworld Systems Inc, I immediately hung up. I answered another one of their calls on XX/XX/XXXX at XXXX XXXX from phone number (XXXX) XXXX, asked them what they were calling in regards to. They told me they were a debt collector from Transworld Systems Inc. I told them to stop calling me. On XX/XX/XXXX at XXXX XXXX they called again from another phone number. I asked who they were and they told me they were a debt collector . When I asked what company they were collecting for, they hung up. The following day, XX/XX/XXXX, they called from the same number ((XXXX) XXXX) 4 times before I answered their call at XXXX XXXX. I asked them, again, what company they were with. They told me XXXX XXXX XXXX. I told them once again to stop harassing me and hung up. They have woken me up on numerous occasions and several times within the same morning due to the number of times they call. It has gotten to the point where I now keep my phone on silent, which has resulted in me missing very important phone calls ; two of which were job opportunities.</p> <p>I can send screenshots of the call logs if needed. I can also provide further details for specific calls.</p>	2653979
8/30/17	Attempts to collect debt not owed	<p>On XX/XX/XXXX, I had a medical emergency in XXXX XXXX NV. As a result, I was admitted to XXXX XXXX Hospital. I have XXXX XXXX Health Plan, which requires a {\$50.00} co-pay for emergency visits. I fulfilled my financial obligations and paid {\$50.00}.</p> <p>Since XX/XX/XXXX, I have been receiving monthly bills from XXXX XXXX Hospital and from their XXXX department, XXXX XXXX XXXX, XXXX PA. The initial bill of {\$30000.00}. was paid in full by my insurance company, XXXX XXXX.</p> <p>However, XXXX XXXX XXXX continues to send me an outstanding bill, in the amount of {\$1600.00}.</p> <p>I contacted XXXX XXXX department on numerous occasions. Each time, the XXXX XXXX department informs me to disregard all billing, and to discard any bills received. Yet, the bills continue. I filed multiple grievances with XXXX XXXX XXXX regarding the continuous bills I receive.</p> <p>Now, this outstanding bill of {\$1600.00}. is now in collections, which affects my credit rating score. This matter is between XXXX XXXX and XXXX XXXX XXXX, and should not involve me.</p>	2654697
8/30/17	Took or threatened to take negative or legal action	<p>This debt should have been handled several years ago and I am still receiving threading calls to garnish wages and had the police show up at my house. I have now been forced to pay on a collection {\$300.00} per month. They are saying that I owe a total of {\$47000.00}</p>	2654396

Date received	Issue	Consumer complaint narrative	Complaint ID
8/25/17	Attempts to collect debt not owed	I have disputed the balance of {\$30.00} with XXXX XXXX XXXX XXXX XXXX, requesting documentation that bear my signature that agreed to this charge. It has been over 4 months with no documentation being sent from them. I have contacted them several times over the course of the 4 months with no solution. Now, I receive a collection notice from TransWorld Systems Inc - I am filing this report with the CFPB to alert the illegal practices of XXXX XXXX XXXX XXXX XXXX for ignoring the request for validation of debt which is a direct violation of Federal Collection Laws. If Transworld or XXXX XXXX XXXX XXXX XXXX proceeds on inserting this to my credit report, civil litigation will result.	2650916
8/25/17	Attempts to collect debt not owed	This company which I hold no contract with nor have I received services from reported a collection account against my SSN in the amount of {\$930.00} with XXXX, XXXX and XXXX credit agencies. I requested verification of the debt and account however the business failed to provide adequate proof that I owe TSI. Considering this business does not have a contract with me for goods or services they have provided nor have they provided adequate proof I am not obligated to pay for the alleged debt to TSI	2650961
8/22/17	False statements or representation	I have been contacting/attempting to contact XXXX XXXX of Trans-world Systems Inc. Since XX/XX/XXXX. I left countless messages, called endlessly and never received a call back. I was told by customer service since I previously filed a complaint no one other than the assigned manager is allowed to speak to me. I finally spoke to her early XX/XX/XXXX after making at least a dozen calls. At the time we spoke my treasury payment had been intercepted. I explained to her my savings bond redemption had been offset for the amount of ~ {\$1800.00}. She told me the credit was not yet applied to my outstanding balance. I asked her to contact me when it had been processed and I also asked to make a settlement offer of {\$7000.00}. On XX/XX/XXXX XXXX left me a voicemail. She claims XXXX returned with a counter offer of {\$15000.00}. She also suggested I provide her all of my personal financial information to apply for a hardship dismissal of the debt. I asked her to mail me the offer letter and I would review it. I received the letter XX/XX/XXXX. I was told by XXXX that offers have a 60 day payment period, she sent me a notice that payment is due in 30 days. I was also told by XXXX that she would list my original offer on the letter, but that is missing. XXXX told me this debt could be collected indefinitely even after I asked about the 10 year statute of limitation. She used that as an intimidation tactic and falsely implied that by giving her all of my financial information it could help with a new settlement amount. That information was omitted from the correspondence I received.	2644336
8/22/17	Took or threatened to take negative or legal action	On XX/XX/XXXX I was given 30 days start paying back a debt I owe XXXX for a student loan. I was given 30 days from Transworld Systems Inc. to start paying before they began garnishing my wages. I contacted them late XX/XX/XXXX or early XX/XX/XXXX, letting them know that I had started a new job and should be able to afford {\$50.00} a month to start paying them back. I had been working a commission based job for the last 6 months and it completely destroyed my savings and credit. all my cards are maxed out and my credit dropped 100+ points because of my lack of income. I finally started making consistent money and contacted XXXX XXXX from Transworld Systems Inc. and informed him i was ready to make a payment today, XX/XX/XXXX, and every month following. He was extremely rude and told me it was too late. He said they had started the wage garnishment process. I am still within my 30 day time frame to pay back. He told me that now I have to pay {\$700.00} now and {\$75.00} a month. I told him I do n't have the money and to please help me. I can afford the {\$50.00} a month and will gladly start paying that back. He said no, you have to go to a hearing. I explained I do n't have time I work too much. He said too bad its too late. Please help me with this situation. I feel helpless, I 'm willing to pay them back I just cant afford the huge payment they are requesting.	2644088
8/22/17	Attempts to collect debt not owed	The initial bill was for a legitimate medical fee. XXXX and XXXX XXXX could not agree on which insurer was responsible. Time elapsed. Finally paid the bill but check was returned to my bank. Subsequently have received multiple letters from a collection agency even though I paid the bill on XXXX XXXX, 2017.	2646025
8/18/17	Struggling to repay your loan	These loans were taken out under coercion from my ex-husband. The only way to keep peace was to take out these loans. I was against taking these loans out. This is a case of XXXX XXXX.	2633773
8/17/17	Threatened to contact someone or share information improperly	In a phone call on XXXX XXXX, 2017 two TransWorld representatives stated they will not discuss parking tickets in collections associated with a vehicle I own. They claim they can only discuss these tickets with my ex-husband, who was previously listed as an owner, in addition to myself, on the vehicle 's title. I am the only owner of the vehicle currently and have always been listed on the title. I am unable to discuss or settle my debt and as a result, will face severe material damages from being unable to legally operate my only vehicle.	2642806

Date received	Issue	Consumer complaint narrative	Complaint ID
8/17/17	False statements or representation	<p>Transworld Systems, Incorporated contacted this consumer, XXXX XXXX XXXX, on or about XXXX XXXX, 2017, in an attempt to collect an alleged debt. The communication was received without the prior consent given directly to the debt collector as defined in 15 USC 1692 c.</p> <p>On the communication is the consumer 's name and an account number. Within consumer law, as defined in 15 USC 1693a (2), an account means an asset. For apparent purposes of misrepresentation, the debt collector - as clearly stated on the communication - is holding an account belonging to a consumer. This is misrepresentation (15 USC 1692 e) as a financial institution is defined in 15 USC 1693a (9) as any other person who, directly, or indirectly holds an account belonging to a consumer. Threats to the reputation are also stated in the communication per 15 USC 1692d 1. Assets are being held for the consumer while attempting to collect an alleged debt from the consumer. XXXX XXXX XXXX, consumer (15 USC 1692a (3)), is seeking actual damages in the amount of {\$25000.00} USD pursuant to 15 USC 1692 k A 1.</p>	2634072
8/15/17	Attempts to collect debt not owed	<p>Hello all, This debt is based up on my XXXX XXXX which I stopped using it two months after getting it. Now, I receive this debt with an amount of XXXX USD even though I had the XXXX XXXX device at home. I would like to receive details of the amount that the company XXXX XXXX XXXX XXXX XXXX XXXX is asking me to pay. I will appreciate receiving information about it. The letter was received XXXX XXXX,2017 from Transworld system Inc based on the debt had with XXXX XXXX XXXX XXXX. Best Regards, XXXX XXXX XXXX</p>	2647735
8/15/17	Took or threatened to take negative or legal action	<p>I started having communication with XXXX XXXX XXXX years ago (ca n't recall exact date) when they acquired my account. I tried to arrange payments, but they wanted {\$2000.00} before they would speak to me. If I had that, I would not have been in this position in the first place. My original loan with XXXX XXXX XXXX was for {\$25000.00}. They came in with a figure of {\$29000.00}. After taking me to court, we had settled on a no-interest payment plan. We also had my father removed from the loan as his signature was not legit and was on this document. With hardships at work, I could not afford the payment. After a few months, I received a letter that my payments were to be made to the XXXX County Sheriffs Department. It was to be 10 % of my weekly gross pay. I was paying {\$50.00} a week, but had to by Certified Check or Money Order. This was costing me about {\$55.00} a month. After sometime, it be came difficult to pay on my low salary with my other bills. After a few more months, my salary was garnished to collect fees weekly, leaving my strapped once again.</p> <p>I had since left that career and sent payment when I could to the XXXX Department. Last payment was for {\$50.00} plus a {\$10.00} bank fee for a Certified Check and that was on XX/XX/XXXX.</p> <p>On XX/XX/XXXX I received a letter stating " We are in the process of searching for assists to satisfy the judgement against you. If non-exempt assists are located, we may send the judgement to an enforcement officer for execution against said assists, unless we can make a satisfactory arrangement to resolve this matter ... " To try and avoid this, I made an online payment to XXXX XXXX XXXX for {\$25.00} on XX/XX/XXXX. I also sent an email to try and make an arrangement to avoid any more harassment or enforcement attempts against me.</p>	2627320
8/11/17	Attempts to collect debt not owed	<p>Have been trying to resolve a debt with Transworld Systems , Inc. (TSIXXXX) but am unable to get anyone to help me. This debt was settled with XXXX XXXX XXXX XXXX XXXX in XXXX 2017 and I have called Transworld at least 5 times only to be referred to their " legal team " which then routes the call to XXXX, XXXX, XXXX XXXX XXXX who tells me the account is settled. Each time I call Transworld, the person answering the phone refuses to let me speak to any other person besides their " legal department " which immediate refers to XXXX. The people at XXXX, XXXX, XXXX XXXX have been very nice and accommodating, but they reply that they have marked my account as closed and there is nothing further they can do on their end, and they encourage me to call Transworld Systems Inc. I am becoming very frustrated as I have not received any documents in the mail from Transworld saying there is any balance owed, but it is showing an open collections account on my credit report. I have tried for weeks to contact each company and figure out what to do. I have followed up with Transworld, XXXX, XXXX XXXX XXXX, and no one is helping me. There is no contact information for XXXX XXXX XXXX to follow up with them, and I have no received any communication from any of these places to figure out what the steps are to get this debt resolved.</p>	2626955
8/11/17	Attempts to collect debt not owed	<p>I had to return a XXXX Thermostat to XXXX XXXX in Texas for failing to compete a two year term with them as an energy provider. I returned the thermostat in the mail with the address the company provided. A company called Transworld Systems : XXXX XXXX XXXX XXXX DE XXXX Is attempting to collect {\$200.00}, the value the company believe the XXXX thermostat is worth. Again, I returned the thermostat. They continue to call my home and cell phone daily and send letters attempting to collect a non-existing debt. I told them once on the phone that I returned the thermostat already, yet the problem continues.</p>	2636134

Date received	Issue	Consumer complaint narrative	Complaint ID
8/11/17	Attempts to collect debt not owed	<p>I noticed several collections on my credit from Trans World System. They took one emergency room visit and broke it down in twenty different segments and put each one on my credit. in the amounts of {\$10.00}. {\$5.00} and so on.</p> <p>They never sent me a notice or anything they just put these errors on my credit.</p> <p>I am a veteran and have insurance and am on XXXX and my insurance paid my medical bills.</p> <p>This company really caused me a lot of harm..</p> <p>I sent for validation of the debts and they are just ignoring me. this has been going on for six months</p>	2635096
8/10/17	Incorrect information on your report	<p>I am currently try to purchase my first house. When my credit report was pulled it states that I have a judgment for XXXX XXXX XXXX XXXX. I have traced it back to the county that it was filed in and they have nothing showing at this time about a judgement from them. In XX/XX/XXXX I consolidated all my student loans but some how I have this one lingering around. We are unable to find any information on it, who it is threw originally, and how to get it removed if it still exist. Please Help!!</p> <p>Amount : {\$2700.00} Reported XXXX Filed XXXX XXXX County Superior Court</p>	2626607
8/10/17	Dealing with your lender or servicer	<p>Thursday, XX/XX/XXXX XXXX XXXX When I was in XXXX school, according to the documents that have been sent to me, I took a loan (3 total) out with " XXXX XXXX XXXX XXXX " which I am given to understand has been shut down by the federal government. I have been sent by two different servicers XXXX (XXXX XXXX XXXX) and XXXX (XXXX XXXX XXXX) bills for a company alternately called XXXX or XXXX. When I question either XXXX, XXXX, or XXXX about offering me a chain of title or any other proof that they or XXXX (which I believe went bankrupt in XX/XX/XXXX) own a debt from me, I am told to ask the servicer, if I ask the service, I am told to ask the alleged owner of the debt. I have been paying on these loans for years now and they are getting larger. I can easily refinance, however, I do n't want to refinance a debit I do no owe. I am a XXXX and along with the federal government loans I have (XXXX) I pay approximately 5K/month in loan payments. I asked XXXX to please apply additional payments I made to my principal, and was told that they would only put me in paid ahead status. I do n't mind paying or settling which someone if I truly owe them money, but as far I I can see, there are three (I do n't know why there are two for the same year) applications that have been provided to me, and my wife, XXXX XXXX, whom they refuse to release from the obligation as cosigner, to XXXX XXXX XXXX XXXX. I have nothing that says I owe anything to XXXX nor to XXXX, who per the XXXX XXXX is owned by the same people, as are some of the servicer. I am paying more than 10 percent interest on the loan that XXXX claims they own. They are also both refusing to send me a payoff letter if I do owe the debt, because I will refinance immediately -- I have good credit and good income. I was actually told yesterday that the stories in the XXXX XXXX were " fake news " and that I would have to default before anyone would negotiate with me, and that if I defaulted they would " take my property " or " wages " or " tax return " (I am XXXX XXXX). Which I consider to be a threat made simply because I asked questions.</p>	2648193
8/9/17	Attempts to collect debt not owed	<p>I have two different collection companies trying to collect on the same debt. The companies are Transworld Systems Inc. and XXXX XXXX XXXX XXXX. The debt collection is for a medical bill I owe XXXX XXXX XXXX Medical Center in XXXX WA. The amount is {\$200.00}. I called the medical center but they could not help because the amount I owed had been turned over to XXXX XXXX XXXX. XXXX XXXX said they were getting a lot of calls about this same issue. XXXX XXXX forwarded my call to another person and I left a message for them to call me on XX/XX/XXXX. They called me back on XX/XX/XXXX and ask that I fax everything to them and XXXX XXXX XXXX collections would not call me or collect from me until something was resolved but that Transworld might call me because they could not stop them from calling me. I faxed them the information on XX/XX/XXXX. I faxed them the " invoice " from XXXX XXXX XXXX and the collection letter and invoice XXXX XXXX XXXX Medical Center that Transworld System sent me showing the same account number and same dollar amount. I do n't mind paying what I owe, but I am not going to pay it twice and I do not want not paying one and paying the other to effect my credit rating. Also if I had not been paying attention, this might have got paid twice and I would not want that happening to someone else.</p>	2599435
8/8/17	False statements or representation	<p>I was in the process of getting a VA refinance on X/X/2017 to pay off bills that my wife and I have accumulated and I attempted to find out the true amount and negotiate to pay off in cash a lower amount than stated. Either the collection company Transworld Systems Inc. or the XXXX XXXX, has already garnished two IRS checks and has not given us credit for this amount it has garnished after repeated attempts to get a bill or statement stating what the true amount that is rightfully owed after the garnishments. Even though I tried to negotiate a payment for the true full amount because of this fact, they would not. The amounts supposedly owed to them have gone up by thousands of dollars each month. These are loan sharking tactics. When I called the company that I owed money to, they gave me a lower amount owed but when I contacted the collection company they are asking for XXXX or more dollars over what I actually owe. Trying just to talk to the collections company was an ordeal in itself. They referred me to different departments and in the end after trying to negotiate with a person named XXXX XXXX, he gave a number to call which was the same number that I first called, and wanted me to contact someone else using the same telephone number.</p>	2643356

Date received	Issue	Consumer complaint narrative	Complaint ID
8/8/17	Incorrect information on your report	On XX/XX/XXXX, I realized that XXXX placed an account back on my credit report that had been previously deleted. I have contacted them by phone and letter to remove the account. However, on XX/XX/XXXX, the XXXX XXXX XXXX account was updated. On XX/XX/XXXX, I contacted XXXX regarding the account again. I indicated that the account has been placed back on my credit report after being deleted. I also indicated that the account was updated. The representative stated that no information was updated on the account but the creditor just did not state to remove it. I asked for validation of the account and was told that XXXX is not required to receive any documentation from the creditor. I asked for a phone number and address for XXXX XXXX XXXX. I was given the following information : XXXX. I was told to ask for their address when I contact them. I called the number and reached a debt collection agency by another name. I called XXXX back. I was provided the same phone number and no address. I indicated that the number given is not correct information. I proceeded by asking the question : How are you as a credit reporting agency stating that you are reporting correct information and taking the word of some company when you have not truly verified that validity of the company (name, address, phone number) ? Also, Why is it that every time I call and state that the account was previously deleted and asked for you all to go back in your records to verify that it was previously deleted no one can seem to research and answer my question? The representative indicated that the contact information may be incorrect and I should research the web to find the correct information. I responded by stating, " I did before calling you all back this last time and will just forward my concerns to CFPB. "	2644182
8/5/17	Dealing with your lender or servicer	I recently obtained a copy of my credit report and seen that the company XXXX XXXX is on my report and they keep changing my balance to make it look as if I have been making payments to them, and the truth is I have not because I was unaware that they were even on my report. So I have written the company 2 times and have not received a response from them with documentation about the information that they are reporting on my credit report. I have asked them to send me something about the information that they are reporting and something with my signature. The first letter that I sent our was on XXXX and I waited 30 days and did not receive any documentation from this company nor did they update my credit report as disbuted. So I sent them another letter on XXXX, and today is XXXX and I have still not received any information from this company, nor have they marked my credit report. However they have posted as if I have made a XXXX payment for the months of XXXX, XXXX and XXXX of XXXX, which in fact I have not made any payment to them because I am unaware as to what this account is and if it s truly even my account. They then tried to sue my brother in law because they attached him to this loan, but did not send me any noticiation about the law suite . And this was after the statue of limitation had passed to be able to sue him or myself for that matter.	2637951
8/4/17	Written notification about debt	I was helped in the emergency room on XX/XX/XXXX by XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, PA XXXX I have insurance and recieved a bill from them after insurance paid their part. The bill was paid in full in XX/XX/XXXX, but I recently found out they sent me another bill in XX/XX/XXXX or XX/XX/XXXX and i no longer lived at that residence and never recieved a bill. I found all of this out on XX/XX/XXXX and contacted the emergency room provider XXXX XXXX and was told my bill was in collections. I asked the person who helped me over the phone if they could let me pay the bill i never received of XXXX cents. So now I have a collection on my name from transworld systems, XXXX XXXX, XXXX, de,XXXX. I have a collection on my credit now and would like to know what process i can take to remove this collection off my credit as ive already paid the debt to the medical office i never received a bill from.	2595793
8/3/17	Communication tactics	Debt collector never sent me any written correspondence but continually called me using a number in my own area code. These calls were performed by an automated dialer, and whenever I would pick up all I would hear is a beep and the call would disconnect. When I called to speak with the company about the debt, they would only tell me a name but not what they wanted to speak with me about until I gave them my full address. When I refused to disclose personal information without knowledge of who he was, he hung up on me. After I called back, I asked for proof of the debt and to not call me until I received it. I also asked that when they called back that they must call with a live person, not an automated system. After that call, I received 3 more calls from the company by their automated dialer. I received the letter from them in regards to my debt today. It does not disclose anything other than the amount and creditor on the letter. It does not make any statement about my right to dispute within 30 days, or that if I do not respond within 30 days that I automatically accept the responsibility of the debt.	2593025
8/3/17	Took or threatened to take negative or legal action	Hello this company called trans world system inc have been trying to collect a debt for a XXXX XXXX XXXX. They are saying I owe {\$6000.00} dollars. When this debt highest limit was XXXX back in 2012. I have asked them to validate this date multiple times showing me my contract that shows my apr. they have not sent me nothing. Then on ore about XX/XX/XXXX I get a letter demanding a payment or they are going to garnish my wages. A debt from 5 years ago ca n't grow XXXX dollars. The intrtest should stop. This collection agency is trying to collect from veteran illegal I feel.	2593081

Date received	Issue	Consumer complaint narrative	Complaint ID
8/3/17	Attempts to collect debt not owed	I received notification from Transworld Systems Inc. in XXXX XXXX, PA in XX/XX/XXXX that I owed tuition from XXXX XXXX University. The XX/XX/XXXX and XX/XX/XXXX tuition was paid on a credit card and I called the school to confirm payment receipt. They said they did n't know why this was turned over to a collection agency. I called the collection agency and they wo n't work with me. I made copies of all my payments including the account printout from the school with my XX/XX/XXXX and XX/XX/XXXX account information showing a XXXX balance due. I sent this information to the collection agency certified mail with a return-receipt confirmation. I would like the school and collection agency to get their accounts straight and ensure my credit rating has not been affected by this inaccuracy. I am enrolled in the XX/XX/XXXX semester and the tuition information is reflected on these statements but will be covered in the fall with student loans and personal payment. Those figures are not part of this issue as I just registered for XX/XX/XXXX.	2593986
8/3/17	Communication tactics	Several times in the past few weeks, I have been contacted by individuals from Transworld Incorporated, asking to speak with someone I do not know, presumably about a debt that he or she may owe. Each time, I have told them that no one with that name is at my phone number. Each time, I ask them to stop calling. At least twice, I have been told that my number will be " removed from the system. " I hope they actually stop calling. The two most recent calls were listed as coming from XXXX and XXXX.	2593960
8/3/17	False statements or representation	X/XX/2017 Transworld Systems Inc. sending letter for extortion of {\$240.00} For Creditor XXXX XXXX XXXX XXXX. These are illegitimate charges and are a form of extortion.	2593672
8/3/17	Written notification about debt	XXXX XXXX XXXX XXXX XXXX has an amount of {\$250.00} they accuse me of owing, they have sold this account to several collection (Transworld Systems Inc and Now XXXX XXXX XXXX) agencies. Which XXXX XXXX has reported this item on my credit report in the amount of {\$310.00}. In X/X/2015 my daughter was seen at XXXX XXXX Hospital, while she was still covered under XXXX (which expired in X/XX/15). So someone drop the ball and did n't charge or follow up with XXXX and now harassing me for an amount that they think owe. I tried to resolve this several times. I even made one payment in error not realizing that this was an account that was suppose to be paid by XXXX. When I requested for my money back they said no. I 've sent a letter too, stating that I do n't owe this money. So here we are now 2 years later. I 've never received a letter from this XXXX XXXX XXXX of validation of this account ; and the amount they are trying to collect is {\$310.00} which is a different and higher amount. They reported it to the credit bureau, I called them to inquire and they ca n't even find me in their system, but yet this charge is on my credit report.	2594068
8/2/17	Took or threatened to take negative or legal action	Dear Consumer Finance Administrator, I would like to file a grievance with XXXX XXXX XXXX at XXXX (XXXX XXXX XXXX. XXXX XXXX XXXX XXXX, CA XXXX) for filing a collection for {\$81.00} with Transworld System Inc. I contacted their office on XX/XX/XXXX and was advised that this collection was for cleaning and exam done for XXXX XXXX on XX/XX/XXXX. Upon checking with XXXX XXXX, it showed that XXXX XXXX paid {\$61.00} for cleaning. This is disturbing to me because payment was issued by my insurance and I always have their office administrator XXXX check to make sure that insurance will cover our service before coming in. When they advised me of a balance due, I told them we can apply the {\$100.00} coupon that was given to me for any balances not paid. They advised that the coupon can only apply on day of service which is not right because they should have advised me to apply it on day of service because there would be balance due. And neither of these things were done. Now XXXX XXXX wants to collect on this service for XXXX XXXX on XX/XX/XXXX for {\$81.00}. I would like for XXXX XXXX to remove this collection for {\$81.00} from my credit report (the statue of limitation in CA is 4yrs), honor his coupon for the exam charges and adjust the balance owing as XXXX XXXX did pay {\$61.00} for cleaning. Attached are XXXX XXXX payment to XXXX XXXX and XXXX coupon for a {\$100.00} discount. If you have questions, please call me at (XXXX) XXXX. Thank you.	2593192
8/2/17	False statements or representation	I contacted Transword Systems Inc. To set up a payment plan too pay off a {\$5100.00} debt for the XXXX XXXX XXXX XXXX . When I called, they informed me that I actually owed more than what the statement they sent me stated, almost {\$1000.00} more. They stated that they have a 18 % interest rate, but on the letter sent to me it stated 19.24 % annual. This amount is way more than the interest date that I had with the XXXX XXXX XXXX . So every month, I am being charged about {\$77.00} in interest. We are a military family and move often, currently residing in Oklahoma, so I am not sure if what they are doing is legal. I set up a payment plan, of {\$200.00} a month an it has me making payments until 2020. How can I get caught up on the balance with such a high interest rate? Any advise or assistance that you could provide me will be very much appreciated. Thank you	2593607
8/2/17	Dealing with your lender or servicer	In XXXX, 2017, I received a notice from a company called Transworld Systems , Inc. stating that my student loan was in default and had been turned over to them for collection. I immediately called my loan provider and verified that I was current and told them about this notice and they said they had no idea why I would be getting this notice. My loan had been sold to XXXX from XXXX XXXX - so I decided to contact XXXX XXXX to be sure they did n't show any delinquent status for my closed account and they confirmed that my account was sold to XXXX and was closed with no negative information on file. I decided to send a letter to Transworld on XXXX XXXX, 2017 explaining all of this and now I have received a response from Transworld stating that this debt is valid and included a copy of all of my personal information with all my student loan transactions since I received the loan. Please help me to resolve this issue as I am getting nowhere!	2593300

Date received	Issue	Consumer complaint narrative	Complaint ID
8/1/17	Dealing with your lender or servicer	<p>I was in a Chapter XXXX bankruptcy that was XXXX in XXXX of XXXX. A few months later I started receiving collection letters about student loans. I spent hours on the phone trying to sort it out since I had n't received any other notification from any of them. XXXX XXXX XXXX did not want to give me the information regarding the lender and said I had to work with them. I tried contacting chase to get it squared away and thought I had it set up on deferment. In XXXX I got a letter from XXXX and XXXX XXXX offices stating I was being sent to collections. The man on the phone was very rude and I asked multiple times for the information for the company that had the loan and what exactly it was for. I said that I had already worked with the lender and he said that I had to set up payments. He had me concerned that I would have my wages garnished so I started trying to negotiate with him and when I told him there was no way I could afford those payments he got even more pushy. I told him I was at work and could n't do this at the time. I have since received a couple other calls and a letter from an attorney stating a suit has been filed against me and they would like to represent me. I have yet to receive anything about this suit and ca n't seem to get in touch with anyone that will help me.</p> <p>The amount on the letter is {\$10000.00} and the letter from the law firm is dated XXXX/XXXX/XXXX.</p> <p>Letter came in my former name of XXXX.</p> <p>I do not find it fair that I did n't get any notification until an attorney is involved.</p>	2646984
7/31/17	Attempts to collect debt not owed	I receive lawn service from XXXX XXXX XXXX. Recently I had an unpaid bill that I was unaware of. I received a collection notice from Transworld Systems and I called XXXX to insure that my bill was paid in full. I provided a credit card and paid my open balance in full. It is now 2 weeks later and in spite of my debt being paid, I still get regular calls from Transworld Systems in spite of the fact that the bill is paid and I have repeatedly let them know that the bill is paid.	2590774
7/31/17	Attempts to collect debt not owed	I received a debt collection letter from Transworld Systems Inc. for an alleged debt that I do not owe. I called Transworld Systems and their customer service agents were rude, hostile, and deceitful in flagrant violation of the Fair Debt Collections Practices Act. I do not want any further communication from Transworld Systems , Inc. I do not owe them any money. Transworld Systems Inc. has flagrantly violated the Fair Debt Collections Practices Act.	2590896
7/30/17	Attempts to collect debt not owed	<p>after my sudden discharge for the XXXX XX/XX/XXXXMyself and Family did experience a long period of homelessness. In XX/XX/XXXX filed my income Tax for the year and learned it was Taken by the XXXX XXXX without explanation. I did pursue and completed the forms to get the information this is when I discovered That XXXX XXXX XXXX XXXX XXXX XXXX (XXXX), had claimed all my moneys for Non-Tax Federal Debt. I took the necessary steps with the IRS XXXX to find out why. In approx. 30 day I received a Notice From XXXX Their intent to file for payments under the XXXX XXXX. This was after they had already taken action and had made no attempt to contact me in any form. I did acknowledge that I did owe the amount of XXXX. The Dept of the Treasury did send me notice that Four (4) Different payments were made to them (Refer to attached). So the IRS Did pay to XXXX XXXX XX/XX/XXXXand XXXXXX/XX/XXXX of which only XXXX was owed. I have called and sent letters of dispute to XXXX and their XXXX XXXX XXXX which is part of XXXX several times and the amount owed keeps getting more and not corrected. I even pointed out the accounting Errors of where the totaled owed had XXXX accounts already accounted for added back in. I did receive from them an accounting on my account which reflect XXXX unaccounted for. I did send a letter explaining their mistakes and the form from IRS XXXX Reflecting the amounts. They did a investigation and will not change the fact they did receive the moneys, clearing up my account removing the False information from my credit report and to stop further collection actions. They have received an over payment of {\$4100.00} and still want another {\$2300.00}. This account paid in fullXX/XX/XXXX and all interest charges are false, and do not apply. I would like my over-payment of {\$4100.00} returned and credit cleared along with a letter directing IRS XXXX XXXX to cease collections.</p>	2589219
7/28/17	Attempts to collect debt not owed	Debt not mine. It is showing up Transworld Systems INC from a hospital called XXXX XXXX. Please have Transworld Systems INC remove from my XXXX credit report. Someone has been using my social security number and they 're a lot coming up on my XXXX. It is showing negative. Please have them correct this and have the report updated. Amount is for {\$33.00}. I am refinancing my home and the mortgage company needs this removed from my credit report. Please update positive and remove.	2588055

Date received	Issue	Consumer complaint narrative	Complaint ID
7/28/17	Attempts to collect debt not owed	<p>On XX/XX/XXXX I received a call from XXXX at Transworld Systems (XXXX) indicating she was attempting to collect a debt from me for XXXX XXXX XXXX XXXX. When I asked her what the debt was she could only tell me it was from a service date of XX/XX/XXXX for {\$60.00} and occurred in the state of Arkansas. I explained to her that I lived in Texas and not Arkansas. She could not tell me anything else about the debt. She suggested I call XXXX XXXX XXXX XXXX directly (XXXX) .I called on the same day and was told the debt was for a nebulizer for a patient named XXXX . I explained I did not have a child named XXXX. The medical claim was under " XXXX XXXX ". I further explained that I had never lived in Arkansas and this was not a claim related to any medical care my children had received. The plan was to notify Transworld Systems this was a false claim. Today (XX/XX/XXXX) , I received another call from XXXX at Transworld Systems trying to collect on the debt. I explained to her what happened on XX/XX/XXXX but she stated they had not heard from XXXX XXXX XXXX XXXX. I felt somewhat threatened by her as she stated this would show up on my credit report if I did not pay the claim. When I said I was not worried about that she said " you should be " and then she ended the call abruptly. I then called XXXX XXXX XXXX XXXX and spoke with XXXX. She did say that on XX/XX/XXXX they sent an email to Transworld Systems requesting to close out this case. XXXX did tell me that the patient did have XXXX XXXX. I also have the same insurance provider but claim had a different policy number on it. XXXX sent another request today to Transworld Systems asking them to close this case.</p> <p>When I review my phone records, I can see Transworld Systems began calling me onXX/XX/XXXX (XXXX) . I did not answer that call as I was on vacation and did not recognize the number . They did not leave a message. They called again on XX/XX/XXXX (XXXX) and did not leave a message. They called again on XX/XX/XXXX (XXXX) and did not leave a message. They called onXX/XX/XXXX(XXXX) and did not leave a message. They called on XX/XX/XXXX (XXXX) and did not leave a message. I do not want to block these calls until I am certain this issue has been resolved.</p>	2588262
7/28/17	Communication tactics	This company keeps calling and hanging up and/or not leaving messages. they are apparently using a robodialer as I was hung up on, again this afternoon. I see very poor ratings for this company. That 's why I am coming to you.	2588410
7/27/17	Dealing with your lender or servicer	I got a notification stating that I was in default of a Perkins Loan and was in the process of re-enrolling in school. I called the servicer to request the amount owed {\$700.00}. In turn, I reached out the XXXX XXXX and requested a loan consolidation to satisfy the outstanding default. XXXX XXXX quickly turned around the consolidation and UAS (XXXX) received the funds on XXXX. I called on more than one occasion to get the payoff/paid in full letter to forward to XXXX University so that they could release the debt on my account. I was promised on two occasions that they would forward me the appropriate information via email only to not receive it. I called on the XXXX and held on the line while the supervisor drafted the attached letter, which is basically an account summary. This information still has not been forwarded to NLDS or www.Studentaid.ed.gov accounts and still shows as a default.	2587277
7/26/17	Attempts to collect debt not owed	I 've tried disputing a fraudulent collection account on my credit report. I 've sent letters to the agency and have gotten little response. My official complaint is against Transworld Systems for reporting credit information to the credit reporting agencies that was a result of Identity Theft Ive asked in my letter that the negative reporting ceases and the information be removed from my credit report. I want the negative credit reporting to cease and for the collection account to be deleted from my credit report	2586025
7/26/17	Dealing with your lender or servicer	I called XXXX XXXX, XXXX XXXX 2017, regarding the Genesis loan that I received while attending XXXX. The program/school has been found to be fraudulent and thus I requested my private loans to be discharged. There was no supervisor available, nor was there anyone that could discuss or authorize the discharge. I then was then given an incorrect number of someone else to contact.	2586484
7/25/17	Attempts to collect debt not owed	<p>Date opened/XXXX,2017 Transworld systems inc . Amount owed/XXXX Medical Original creditor/XXXX XXXX XXXX I was at the time with XXXX XXXX get my credit fixed right before I stopped there services I saw a change in my credit again this was a collection from trabsworld systems inc for the amount of {\$780.00} XXXX XXXX had told me that it was a dentist office in XXXX XXXX called XXXX XXXX dentist that I had recently went to but I only paid XXXX for a bundle service they had. I had called the dentist office and explained to the lady what was going on she told me that I did not have any outstanding payments nor anything in collections. And that she didnt know who Transworld system inc was. I went on my XXXX report to dispute this action and the number that is given in the report thats suppose to be the creditors number is a false number and it belongs to a sweepstakes company. I had also this last week got a letter in the mail from this company but the letter had been written as I wrote it and it got sent back do to wrong address. I did not write the company my name is spelled wrong my street name is spelled wrong my social is on this paper and so is my signature but I did not sign this paper (mind you this is all written as I wrote the letter to these people and I didnt) when I try to put a desput in it wants a confirmation code. And thats the only thing stopping me from making this disput. And since this has happened I have had people in XXXX and across the country logging into my XXXX account my XXXX my bankaccounts. And the XXXX lady told me I had to go threw XXXX XXXX or another agency and XXXX them for there service to get this off ... I am a victim of identity fraud I should not have to pay someone to have to get this fixed. Please help me ...!!!</p>	2584533

Date received	Issue	Consumer complaint narrative	Complaint ID
7/23/17	Incorrect information on your report	TSI claims I made a payment to them on a loan they are allegedly servicing but have never verified, nor has the original owner XXXX XXXX XXXX verified/identified TSI as the loan servicer. On top of this TSI claims I made a payment on my credit report on XX/XX/XXXX, which is impossible as I was not aware of this entity until XX/XX/XXXX when they filed a collections claim on my credit report without ever contacting me ever in the past, though they also allege on my credit report to have been servicing the loan I had with XXXX since XX/XX/XXXX, outrageous since XXXX told me on phone conversation in XX/XX/XXXX that they did not know of any account in my name or with my social security number, which means they lied to me because on XX/XX/XXXX they now were able to find my loan.	2583660
7/21/17	Written notification about debt	-XXXX XXXX XXXX Private Student Loan obtained XX/XX/XXXX, \$ XXXX Me with Parents as Cosign -Sold to XXXX then Sold to XXXX XXXX XXXX -Payments made faithfully - Cosigner File Bankruptcy I think XX/XX/XXXX -Payments were ongoing -XXXX XXXX XXXX Suspended payments on their own initiative because of Cosigner in Bankruptcy - Somehow Loan Declared as Defaulted with Date of First Delinquency XX/XX/XXXX -XXXX XXXX XXXX Remained unreachable, Loan Disappeared -Attempts to Find the Loan with XXXX XXXX and XXXX were unfruitful as no one knew how to contact the XXXX or what happened to the Loan XXXX XXXX Cosigners Bankruptcy Case Closed, I called XXXX to follow up with Loan XXXX, They Could not localize the loan that they Had secured from XXXX in my name or my cosigners name. XXXX : XXXX Consumer Reporting shows TRANSWORLD SYSTEMS having placed an Account in Collections for me, Date Assigned XX/XX/XXXX -XXXX confirms now XX/XX/XXXX a last known balance of {\$7400.00} and provides me a non-working telephone number for the XXXX, multiple attempts failed -I found a different number and reached the XXXX who now ARE able to find my loan and is NOW able to give me information on TRANSWORLD SYSTEM as the company Servicing the Loan on their Behalf -I Speak with TRANSWORLD SYSTEM who is able to verify my account but has home addresses and telephone numbers that are 8 years old ; they have never made any attempt to contact me, neither has XXXX. -TRANSWORLD SYSTEM says a " different department " is managing my account, I am transferred to the LAW OFFICES OF XXXX XXXX XXXX XXXX XXXX XXXX , Florida who confirms my account is in collections, no other information provided as to promissory note, proof of debt, XXXX account information over the phone. -LAW OFFICES OF XXXX XXXX XXXX claim I owe {\$7800.00} that they are collecting for XXXX ; a different balance than that provided by XXXX today as the original amount owed. MY GRIEVANCE IS THAT THERE IS A COLLECTIONS ACCOUNT FILED AGAINST ME WITHOUT ANY EVIDENCE OF THE ACCOUNT BEING OWED OR PROOF OF TITLE. THE LOAN IS IN DEFAULT WHICH IS NOT POSSIBLE AS THE LOAN WAS BEING PAID APPROPRIATELY UNTIL XXXX ADVISED THAT PAYMENTS WOULD NOT BE ACCEPTED RELATING TO COSIGNER IN BANKRUPTCY. I WAS NEVER CONTACTED BY ANY OF THE ABOVE MENTIONED PARTIES WITH REGARDS TO THIS ACCOUNT. THERE IS AN ALLEGED PAYMENT HAVING BEEN MADE ON MY CREDIT REPORT ON XX/XX/XXXX ; WHICH IS NOT POSSIBLE AS NO PAYMENTS HAVE BEEN MADE SINCE XXXX SUSPENDED AS ABOVE, WHICH BRINGS UP THE ISSUE OF THE STATUE OF LIMITATIONS.	2581865
7/21/17	Attempts to collect debt not owed	After paying the debt, I was made aware that they would delete off of my credit report but never did. When I I contacted them about it, they acted as if they did not know who I was and told me that they will not take it off of my credit report. I have tried different ways of contact, going to the bureaus and contacting them personally and still no deletion.	2581208
7/21/17	Other features, terms, or problems	I defaulted on a XXXX XXXX credit card in 2013, and the government now garnishes two-thirds of my net military pay. I looked-up the law on wage garnishments, and they 're not suppose to take more than 25 %. I ca n't pay my rent, and I have been forced to apply for SNAP benefits (food stamps). When I call the military pay people (XXXX), they tell me they can take whatever money they want because it 's a federal debt.	2581969
7/19/17	Struggling to repay your loan	I have been trying to complain to cfpb and other various organizations about XXXX XXXX XXXX, and every so often I try again until one day you will all see how truly corrupt and what a crock they are. I have tried to contact the BBB in New York and they tell me this company does not exist and yet somehow they seem to send everyone from my generation who took out student loans into default and collections for no reason at all. All of my other student loans are in good standing and yet I am to believe that this one is the one I dropped the ball on? Now that you have gained more media attention for not providing any paperwork as to who actually owns our loans I think I 'll send this complaint one more time. I am tired of being in collections/default for over 5 years and no one has done anything about it. I took out loans in XXXX and XXXX for school and yet you fail to provide any information or requests to my emails and/or complaints or demands. Your response is always just shy of 30 days just to get you out of further action and yet the response you send on here can never be opened.	2635897
7/19/17	Struggling to repay your loan	I have multiple loans, both private and federal, and I have XXXX agreement with XXXX XXXX XXXX of XXXX dollars monthly, this is not the original loan provider they bought the debt, I have been paying for 2 + years on time and I just recently found out that I am only paying XXXX dollars monthly to my principle balance and the rest goes to intrest. This is robbery!! I am an XXXX and if I was current with all of my loans I would not be able to feed my family,! I need help. I was also scammed by a student forgiveness program called XXXX XXXX for thousands of dollars and I am in the process of trying to get that back. The college I attended has been shut down and is no longer in business. Please help.	2628251

Date received	Issue	Consumer complaint narrative	Complaint ID
7/18/17	Struggling to repay your loan	I am already being garnished in my wages at 15 %. I am repeatedly hounded by phone to make rehabilitation, which I have agreed to twice. Both times, they say they ca n't collect from my bank even though the funds were available in my account. This collection agency is consistently harassing me, although I 'm already being garnished. I have tried repeatedly to follow their measures, to make rehabilitation. On XXXX / XXXX /2017, I agreed to make payments for loan rehabilitation in the amount of {\$38.00} each month, drafted from my bank account. One payment was drafted and then never again. I called to ask why and when the payment would occur, and the collection agency was elusive and belligerent. This has happened twice. I have signed up for rehabilitation and they draft my payment for the first month, but then never again, blame it on me. and keep collecting.	2578145
7/17/17	Written notification about debt	Hello, I have an XXXX and my account is updated and fully funded. XXXX is provided via XXXX XXXX XXXX website. During my travel from XXXX to XXXX via XXXX , a single toll detector might have failed to detect my displayed XXXX in the windshield. Then I received a traffic violation ticket from with the XXXX XXXX XXXX (XXXX) to {\$58.00} for a {\$9.00} toll fee. XXXX gave me the opportunity to explain the violation, which I did in a timely fashion. I explained to XXXX that as I drove from XXXX to XXXX and back while stopping at a number of tolls, so to have only one toll violation directly points to a faulty detector and not my lack of willingness to pay the single toll at that station. Next, I receive a threatening letter from Transworld Systems inc, threatening me to pay a {\$58.00}, without knowing where or who it is or even providing any specific explanation. I am not sure what entity Transworld Systems Inc is, a branch of XXXX or the muscle to collect for XXXX . Moreover, it is unclear where is it located? This is the address that appears : Transworld Systems Inc. XXXX XXXX XXXX , XXXX, OH XXXX . However, there is yet another address that appears on the collection letter : XXXX XXXX XXXX XXXX , DE XXXX . Please investigate, thank you.	2577180
7/17/17	Attempts to collect debt not owed	On XXXX XXXX, 2016, I submitted a formal cancellation notice to XXXX XXXX XXXX XXXX, a massage therapy company which operates in multiple States across the US. The arrangement is that customers sign up and pay a monthly fee of {\$59.00}. The contract that I entered into was a " month-to-month " agreement, which was subject to cancellation by the customer with 30 days written notice, which I submitted, at the direct instruction of the Company on XXXX/XXXX/2016. However, XXXX XXXX XXXX refused to cease the monthly billing to my XXXX XXXX credit card. With the assistance of XXXX (I reported this practice as fraudulent to XXXX), I was able to have XXXX XXXX XXXX removed as an authorized creditor with charging rights to my XXXX credit card account. Beginning about six months ago, I began to receive progressively more aggressive phone messages from XXXX XXXX XXXX demanding payment of {\$230.00}. Three months ago, XXXX XXXX XXXX turned this matter over to their collection company, Transworld Systems , Inc., which has been hassling me regularly via mail since that time.	2577397
7/15/17	Took or threatened to take negative or legal action	I have sent this company several debt validation latters. They have yet to reply back to me with specific questions I requested TRANSWORLD SYSTEM to answer. Please see the attachment debt validation letter they have yet to reply back to answering " ALL " questions truthfully with signed affidavit. <P/> I have NO contract nor have I ever had a contract with TRANSWORLD SYSTEMS INC. of XXXX XXXX XXXX XXXX XXXX XXXX . XXXX, PA XXXX .	2575676

Date received	Issue	Consumer complaint narrative	Complaint ID
7/15/17	Attempts to collect debt not owed	<p>In XXXX XXXX 2016, I was called by Transworld Systems to set up a payment plan to pay off the remaining balance of having my XXXX XXXX XXXX . I set up a payment plan for six months, of {\$230.00} and change. I then paid six out of six payments in full and on time. Thinking I had completed paying off that debt, I forgot about it, and thus did not anticipate a letter of closure on the account.</p> <p>XXXX</p> <p>Months later, I receive a phone call from Transworld Systems stipulating that I owe an amount of {\$31.00} and change. I asked where the money had come from, as I had paid six out of six payments in full and on time. I was informed that the amount was previously uncalculated interest on the debt.</p> <p>XXXX</p> <p>I then asked why I was n't informed there would be a seventh payment of just accrued interest, they did n't know. I asked why they had n't incorporated the interest into the monthly payment like every other loan I know, and they said they did n't know the interest rate, that it was calculated by the system the company had acquired.</p> <p>XXXX</p> <p>I asked what system that was, they could n't or would n't disclose that information.</p> <p>XXXX</p> <p>The manager assured me that since I had made six out of six on time payments and in full, he would have a letter of closure sent to me, and that I need not pay the remaining interest, interest that I had not been informed of at the beginning on the process.</p> <p>XXXX</p> <p>Within the week, I was called again. I called back during my lunch break, at this point livid and irate. They said they could not close my account until I had paid the interest.</p> <p>XXXX</p> <p>I informed them I was on lunch and would call them back when I had more opportunity to discuss the matter. I asked their business hours for Saturday, and in error I was told they were XXXX to XXXX Eastern ; they are actually XXXX to XXXX Eastern.</p> <p>XXXX</p> <p>All calls were recorded for quality assurance purposes. They properly announced themselves and that that their intention was to collect a debt.</p>	2575646
7/13/17	Written notification about debt	I feel that I am continually being lied to and mislead by Transworld. I never received proof of the debts from Transworld, and if I had I would have resolved them so they would not hit my credit report. Also Transworld continues to tell me that they are bound to report the accounts however when I have contacted other such agencies in my state they have informed me that they have and do delete from a credit report. So it is obvious that this is their company policy and not an actual law, they have lied to me and knowing that their is zero benefit for the collection company to report these accounts as they are paid in full.	2572881
7/12/17	Communication tactics	I have been contacted by Trans World Systems. They ask if I am XXXX XXXX and then I said Yes. They said they are calling for XXXX.I ask who they are and they tell me they can not talk to me unless I give them my birthdate, last 4 numbers of my social security number and my address. I only know XXXX XXXX as they were my XXXXYear old mothers pharmacy which she owes a small bill which has been disputed. I have not received any letters in writing and my mother is ill and uses my address. All her mail comes to me. I do not know for sure if this is a collection agency, if they have my mothers name. They are calling 3-4 times a day on the XXXX number and XXXX. Trans World does not come up on the phone screen only XXXX FI on the cell with a NY # XXXX and on the landline-XXXX, fl,XXXX. As they do not say they are a collection agency, they could be scammers. I keep asking them to send me a letter.	2571837
7/11/17	Attempts to collect debt not owed	<p>XX/XX/17 I received a phone call from Transworld collection services regarding an unpaid med bill from XXXX XXXX XXXX in XXXX NJ. I have not been to this doctor in 2 years nor have I ever received a bill. <P/>Transworld wanted my dob and ssn as well as address. I did not give this information. I advised I would call the doctors office. <P/>XXXX advised that I had a XXXX balance and that they were having problems with Transworld. I was advised that I was the 100th patient calling that morning. <P/>Today I got another call from Transworld. This time I asked for a supervisor. I advised him that I did not owe any money to XXXX and that XXXX had advised that they were having issues with Transworld. I told him to call XXXX to straighten this out. He advised that he needed my ssn (last 4) and dob to resolve this. I refused to give it to him and told him never to contact me again as I owed nothing. We went back and forth for a couple of minutes before he agreed to take my number out of their call log.</p>	2570700
7/10/17	Written notification about debt	On or aroundXX/XX/XXXX I received a letter from TRANSWORLD SYSTEMS INC. a collections letter from XX/XX/XXXX. I have never entered into a contract with either company. According to the FTC site, the parent company and owner are under permanent injunction. And it also appears Transworld operated under a different parent company in XXXX and was permanently injunction from operations regarding debt collections. Pursuant to the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C.1692g, I dispute the validity of the debt TRANSWORLD purport I owe. PLEASE produce a signed contract or signature legally binding me to contract for business with either of these two companies.	2569640

Date received	Issue	Consumer complaint narrative	Complaint ID
7/8/17	Incorrect information on your report	I opened the account when I was a employee at XXXX. The overdrafts happen when I left the company. When I opened the account I told the loan officer not to allow me to overdraft (you will see what code I wrote in on the paper work with my passport on it saying i dont want to be over drafted). But when I was no longer a employee and was using my card, I did n't realize I was over drafting my checking. What I think happened when my account was set up is that overdraft codes were changing at the time and were not classified properly and the loan officer made a mistake. I did not worry about the account because I was going to only use the money I had and put a little more every six months because that is the proper use for it so you do n't get charged a fee (I know how the fees work obviously because I worked there). Well right after I stopped working at XXXX I changed address. I was not notified of my overdraft charges until my mother who lived on XXXX told me I got a letter from what seems to be a debt collector. I was shocked. I opened the letter from Transworld and found out I owed about {\$78.00} to XXXX. I paid Transworld I believe in XX/XX/XXXX (not certain) and they informed me I would be in good standing with the bank. I called Transworld a few days later to ask a representative if good standing meant that the bank would n't report it she confirmed yes. I went on with my life, and now that I 'm trying to open another checking account at a different financial institution, they said they cant because of XXXX.	2568888
7/5/17	Written notification about debt	I received a letter from the Transworld systems inc. collection agency for the amount of {\$120.00}, for medication delivered to me at by address. I phoned XXXX XXXX at XXXX XXXX, They said the medication was delivered to XXXX XXXX at my address .They said the medication was ordered by a Physician not servicing my care and medication that I do not take or my private physician for over 20 yrs, has never ordered for me. Now they have put my name in collection.How can they order me medication that my primary physician did not prescribe, that is dangerous.	2566364
7/4/17	Communication tactics	I am not the one the company is attempting to collect a debt from. I continuously receive automated phone calls that do not allow me the option to stop contact. These calls happen at least twice a week, usually always on a Monday and sometimes on either Thursdays or Fridays ; happening since I received this new phone number back in XXXX 2016. The person these companies are trying to collect a debt from is not me as the name they have stated on the recordings/voicemails. I have added my number to the Do Not Call registry but that has not affected these calls.	2565021
7/1/17	Attempts to collect debt not owed	I had student loans with XXXX. They were transferred to Transworld Systems. The original amount was XXXX XXXXXXXX. We agreed to a settlement of XXXX XXXX. I made every payment as agreed to with automatic deduction from my bank account. This started on XX/XX/XXXX. My final payment was made on XX/XX/XXXX. There was additional withdraws set up for my account. On XX/XX/XXXX, I spoke with XXXX (A supervisor) about that. At that my point my balance showed {\$7300.00}. Accoprding to my settlement agreement, I owed {\$2200.00}. XXXX agreed that according to records this was correct and we scheduled two final payments. XX/XX/XXXX for {\$1200.00} and XX/XX/XXXX for {\$1000.00} and that would complete my obligation. I spoke with XXXX again on XX/XX/XXXX and she stated that the account was paid and a request to remove from my credit report would be made. I also requested a letter stating that I had paid the account and have received that and attached. <P/>The Collections were removed from my credit report on XX/XX/XXXX. <P/>On XX/XX/XXXX Transworld reported to XXXX that I have an open collections account for XXXX XXXX. I have tried and worked hard to bring my credit score and repair my credit. I was doing great. This crushed that. I was denied a loan and could n't figure out why. Then I checked and saw this. This is wrong.	2563746
6/30/17	Attempts to collect debt not owed	transworld systems inc. sent me a letter saying i owe {\$1000.00}. the account is closed and settled for {\$1600.00} and was given for XXXX XXXX XXXX XXXX XXXX XXXX.. creditors acct # XXXX transworld acct # XXXX	2562776
6/29/17	Written notification about debt	In XX/XX/XXXX, I signed an agreement to pay an attorney 's office (XXXX, XXXX, XXXX and XXXX) for the amount owed to the original creditor XXXX XXXX XXXX XXXX XXXX XXXX, {\$100.00} each month, due on the XXXX of each month. I have made satisfactory payments and am in good standing with this company. However, several months ago I noticed another company, Transworld Systems , Inc., was reporting this debt in collections. I have never received any communication from this company, including voice calls or written notification via email or mail, that I had outstanding debt with this company. When I tried to contact this company in the past (the most recent phone call was XX/XX/XXXX), the person I spoke with at Transworld stated he could not locate an account under my name or social security number. When I explained the situation he stated he was not sure how to help me. I asked him to please transfer me to a manager. He transferred me to a woman who was not a manager and again, was unsure how to help me. She placed me on hold several times before transferring me to the attorney 's office (XXXX, XXXX, XXXX and XXXX) without my knowledge. I had no idea I was speaking with their office. The attorney was not able to help me as they state they do not report to the credit bureaus.	2561702
6/29/17	False statements or representation	On XX/XX/2012, I was seen by the XXXX XXXX XXXX XXXX. At that time I had XXXX XXXX XXXX, which was billed for the visit. I thought this debt had been paid but found out on the credit report that it is now past due. <P/>My Explanations of benefits from XXXX states that I owe XXXX XXXX XXXX XXXX XXXX after benefits are applied to the bill. They instead state that I owe them XXXX, which is the full amount of the bill. I disputed the amount of the debt with the debt collection agency, sent them a copy of the EOB from XXXX, and received a sheet of paper just simply stating that I owe XXXX. Even though on their online billing website it shows the credit for XXXX from XXXX. Further , the bill online states that nothing at this time is due. See attachments below.	2562205

Date received	Issue	Consumer complaint narrative	Complaint ID
6/28/17	False statements or representation	Hello, received notice that Transworld Systems was attempted to collect a debt note they acquired for approx. {\$75.00}. Contacted Transworld and advised them that according to XXXX XXXX in Nevada the balance was {\$0.00} owed. Agree to pay the amount to resolve the issue and have the erroneous items removed from all consumer reporting agencies. Payment was made by phone by credit card and was promised a removal letter would be sent. <P/>On XX/XX/XXXX discovered item still be present on all three Consumer Credit agencies reports and contacted Transworld who confirmed the payment and a {\$0.00} balance, as well as the file reflecting the the items would be removed as part of the terms. According to the female employee for Transworld their policy is now that they can not remove items form they are reporting in error (which is not correct) and that they could not remove the information as agreed in audio recordings and as noted in their file.	2561237
6/28/17	Dealing with your lender or servicer	I co-signed for my son 's private student loan i n XX/XX/XXXX . At the time I was told that after my son graduate 's from college which he did in XX/XX/XXXX . And after a few years of repaying the private student loan as long as it was never late and that it was on a monthly automatic deducted from his personal account I would be able to sign off as a co-signer . This has not happened and I am getting no where 's when I inquire about this matter .	2567992
6/28/17	Took or threatened to take negative or legal action	On XXXX / XXXX / 16 , I had a XXXX XXXX XXXX XXXX XXXX and was billed {\$210.00} from XXXX XXXX XXXX XXXX . I have paid {\$20.00} per month to pay down this debt which should now be a balance of {\$140.00}. I received a notice from Transworld Systems Inc. Collection Agency on beha lf of XXXX XXXX XXXX XXXX for {\$190.00}. Not only is this the wrong amount, a collection agency can damage my credit.	2560839
6/27/17	Attempts to collect debt not owed	XX/XX/XXXXI notified XXXX utility company that my husband and I were surrendering our home to our mortgage company XXXX XXXX. We filed Chapter XXXX. We advised them our move out date was XX/XX/XXXX to shut off the electric as we would no longer be living there. We moved 2 hours away to XXXX XXXX XXXX XXXX, PA XXXX with my husband 's parents. We are still here. At no time did we ever receive another XXXX bill- we changed our address with the postal service and no mail came from XXXX . XX/XX/XXXX I received a collection letter from Transworld for XXXX bill for XXXX XXXX XXXX for almost {\$900.00}. I called them. I called XXXX. I called the PA utility commission. I advised Transworld statute of limitations per PA utility is 4 years and XXXX advised account no longer exists. They are refusing to remove the collection from my credit reports	2559778
6/26/17	Dealing with your lender or servicer	Mislead by a fraudulent school to take out a high interest loan	2558718
6/25/17	Getting a loan	I got a student loan through XXXX XXXX XXXX XXXX to pay for a 12 week XXXX XXXX course through the XXXX XXXX. I did not receive the 12 weeks of XXXX XXXX education, job assistance, and the certificate that I paid for. I believe the XXXX XXXX is a scam and a fraud.	2558322
6/24/17	Getting a loan	I attended XXXX College XXXX XXXX campus from XX/XX/XXXX-XX/XX/XXXX. The school had me take out a XXXX Loan. When the campus closed i was still paying on my XXXX loan, when XXXX closed down they changed to another company that i cant remember the name of and then changed again to XXXX XXXX XXXX (XXXX). My XXXX Loan was approximately {\$4900.00}. Currently through XXXX i owe {\$4300.00}. I tried explaining to XXXX that a school FORCED me take out this loan and i was unable to make the minimum payment and also me being in school and the loan company told me since it was a private loan they dont do deferments so i was going to have to find a way to pay for the loan. I currently get 3-4 calls per day from this company. Being someone who was fresh out of highschool i wasnt really given a rundown of why i had to pull out this loan and not knowing any better to ask i just signed it.	2557826

Date received	Issue	Consumer complaint narrative	Complaint ID
6/24/17	Attempts to collect debt not owed	In XX/XX/XXXX I was approved for a consolidation by XXXXXXXX XXXX XXXXXXXX XXXX XXXXXXXX XXXX. The money was sent to all creditors. On XX/XX/XXXX XXXX returned approximately XXXX back to XXXX XXXX XXXX without an explanation. In XX/XX/XXXX I was contacted by TSI Transworld Systems 3rd Party collection agency stating the debt was outstanding. I explained all debts were consolidated and this debt is paid in full. InXX/XX/XXXX my wages were garnished. I called TSI and was denied the dispute and told it would not stop the discharge. I escalated and was transferred to XXXX XXXX. Who took the dispute. XXXX agreed to send my original promissory note. On XXXX the notice was mailed to me and TSI resolved my dispute and put me back into collection. I called XXXX XXXX directly and he put my case back in dispute but not before I suffered another garnishment. On XX/XX/XXXX I mailed all proof to XXXX XXXX to help me dispute. They agreed to call this a missed loan issue and not require me to file for another consolidation and stated the claim can take up to 30 days. On XX/XX/XXXX I contacted XXXX XXXX for a status. I was informed by XXXX that on XX/XX/XXXX XXXX XXXX sent notification to XXXX to resolve the issue and XXXX has not responded. I contacted XXXX XXXX with TSI to explain the situation and ask for his assistance in reaching XXXX to resolve because when I call the automated system referred me to TSI and disconnects. XXXX assured me He would help and suggested I call back Friday XXXX. Instead of assistance from TSI, they resolved my dispute and on XX/XX/XXXXgarnished my wages again. Since this ordeal has started my wages have been garnished approximately {\$1000.00} which is 1/2 the debt owed. The unexpected garnishment has placed me in a financial hardship and forced me to borrow money and juggle my mortgage and other financial responsibilities. I would like to file a claim and obtain information to sue TSI for unfair treatment and unethical collection practices. TSI 's only focus is to recover their % by collecting on a debt that is truly not valid. I understand their position as a collection agency, but their practices are bordering unethical and harassment and definitely not helpful. I have been in constant contact with all 3 companies trying to resolve this issue. 6 months later it is still unresolved and I am being burdened, harassed, and my wages garnished for my diligence. Please help. I am looking for ways to stop the garnishment, resolve the outstanding issue and recover on garnished wages and hardship. Please help. I can be reached at XXXX and my name is XXXX XXXX.	2557944
6/23/17	Attempts to collect debt not owed	TheaccountlamdisputingwassenttoTransworldSystemsInc.bymistake, accordingto XXXX (XXXX) .Ihavebeenmaking \$ XXXXpaymentsonthe accountmonthlyanditispaidoff.OnXXXX/17, myaccountwasdisputedbybothmyself and XXXX (XXXX) .IspokewithsomeonefromTransworld Systems Inc.thatday.AndIspokewithXXXXfromXXXX (XXXX) , the headofthebillingdepartment, whotoldmesheWillhavetheaccountremovedfromyour agencyimmediatelysinceitwassentbymistake.Wearestillreceivingharassingletters and phonecallsfromthiscollectionagency, despitethefactthatitwassenttherebymistake, thatit wasdisputedbymeandthecompany, andthatitwaspaidoff.	2557367
6/23/17	Communication tactics	They call up to 8 times a day from spoofed numbers. They are rude and use obscene language and wo n't tell me where they are calling from. I call back and then I can get the name of the company. They called at XXXX XXXX also	2557078
6/22/17	Threatened to contact someone or share information improperly	Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX XXXX. They are calling my friends. I have no idea how they are getting their numbers. Called several times over the past week from XXXX, XXXX and XXXX. My friends have repeatedly asked them to stop calling. I have asked them to stop calling me yet they continue to call.	2556705
6/21/17	Attempts to collect debt not owed	My father XXXX XXXX XXXX was a patient at XXXX XXXX XXXX Pa. He was transferred from XXXX XXXX to this facility. I (XXXX XXXX) am the only family member left to sign him into XXXX. All I did was sign him in and sign him out. I was very clear that I was not responsible for any bills. He has XXXX and XXXX XXXX. I recently received bills and a notice that I was being sent to a collection agency for his medical bills. I called XXXX and questioned why I was receiving any bills. I wanted to know why the bill existed in the first place. He has been a patient there at least 2 times before. They told me that his XXXX XXXX was no longer valid. His payments to XXXX XXXX were electronically deposited so I do n't know why that is the case. I want XXXX to send the bills to the patient and not me. I was not a patient	2555280
6/19/17	Took or threatened to take negative or legal action	I have sent a payment in as I always do. I have been using the XXXX XXXX for years. I do not know why my bill was sent to collections (that is what I asked them) When I am sending payments. It went to collections without notice to me. Again I just made a recent payment on this account I have NEVER not paid a bill at XXXX XXXX XXXX as I said I use them often. When I called Transworld they acted like they did n't even know what they were doing. The guy kept asking me for a 5 year old address??????? After 20 min. on the phone he then told me he could n't take any payments I do n't know if this company is legit??? I did call XXXX XXXX as well and they told me they do use Transworld but the call to the m was very fishy?? Just a confusing experience. My bal. is XXXX . I usually get a settlement offer caus e I p ay cash. I made a payment of XXXX when I received the first bill. I usually get another bill and I always submit another payment. This time it went Straight to collections after the first payment??????? The first bill was on XXXX / XXXX / 2017 . The guy I spoke with at Transworld was very weird. Thank yo u for your service!	2552693
6/19/17	Communication tactics	I was being called non stop about my medical bill that XXXX XXXX has sent to tsi. I never received a bill until XXXX the XXXX. I paid for the bill on XXXX the XXXX and asked to receive a recipet but still never have I called today as well and got no answer its been a month I 'm very upset and feel this is a scam only.	2551747

Date received	Issue	Consumer complaint narrative	Complaint ID
6/19/17	Written notification about debt	The debt is not validated. I have attached the summons as well as the collection letter from XXXX and XXXX , a debt collector.	2553196
6/19/17	Attempts to collect debt not owed	Transworld Systems continues to call my home multiple time a day in search of people I do not know. I was given my home phone number by the phone company when I moved to this city, and I have no knowledge of the people who previously had this number.	2552668
6/17/17	Attempts to collect debt not owed	I had a medical debt in the amount of {\$240.00} that I recently paid. I received a notice form Transworld Systems Inc. I called to try to tell them I paid the debt, however the number goes right to a voicemail and I can not leave a message. There is a website, so I logged on but I continuously get an error, and the screen will not provide me a number to call. I have no way of communicating with them that this debt has been paid.	2547613
6/17/17	Attempts to collect debt not owed	I went to a XXXX XXXX in Hawaii and paid the {\$30.00} copay under my plan. They billed me for an additional {\$20.00} after the insurance company paid. This ended up being an error on the part of XXXX and they've sent the outstanding balance to a collection agency - Transworld Systems , Inc. XXXX XXXX XXXX XXXX XXXX XXXX XXXX , PA XXXX - XXXX . I spoke with my benefits department and they called XXXX XXXX and XXXX XXXX who confirmed it was billed incorrectly. I am concerned this is going to show up on my credit report as a bad debt when one was never owed.	2547560
6/17/17	False statements or representation	Received notification on my credit report from TransWorld Inc stating a owed a debt but they apparently mailed it to the wrong address because thats what the hospital had (the original creditor) I have perfect credit and explained to remove the debt and continued to be extremely rude and stated it was owed, I said I would contact the BBB which I did and the hospital agreed to remove it, and still nothing, it does n't belong on my credit report, I have receipts showing it was paid prior to placing it on my credit report, which I have now submitted to the credit report agencies. Still nothing.	2533603
6/16/17	Attempts to collect debt not owed	In XXXX I was shopping when my XXXX XXXX debit card was declined. I reviewed my account on line and identified several transactions which were not mine. I notified XXXX XXXX immediately, the card was cancelled (and a new card issued) and I was assured I would not be liable for the charges put through. XXXX of the charges were associated with XXXX transactions. I do not have (nor ever had) a XXXX account. <P/> Today (XXXX / XXXX / 17) I received a debt collection notice from Transworld Systems , Inc. I have never received a bill or any prior notice. Demanding payment for the XXXX individual charges of {\$13.00} each plus fees for a total of {\$44.00}. <P/> I dispute this debt. I did not use XXXX , have never had a XXXX account and am unwilling to pay for charges generated by a criminal who obviously hacked my card.	2550648
6/16/17	False statements or representation	XX/XX/XXXX Principal. {\$5500.00} Pre-placement interest. XXXX Collection costs. XXXX Total balance XXXX They have start taking money out of XXXX XXXX check XX/XX/XXXX. I was told by Transworld systems Inc and XXXX XXXX XXXX XXXX XXXX XXXX said they will offer a buy out in XX/XX/XXXX. I've heard from them.	2511326
6/15/17	Attempts to collect debt not owed	As I stated in my previous complaint, I have no business with this company. I owe and pay XXXX monthly and will continue to do so until this debt is paid. I will not pay Transworld Systems INC. anything neither will I pay XXXX anything more than I owe in my contract with them. The information sent to me via this site is only information this company obtained from XXXX not validation I owe this company anything. There is no signed contract between this company and I so I ask that they not contact me any further if they do I'd like them charged for harrasment of a creditor for a debt that 's being paid. I will provide the m one more time this information of my business with XXXX and they need to leave me alone. It is not legal to harass consumers for paid debts.	2510475
6/15/17	Attempts to collect debt not owed	I have been paying monthly installments to a debt that I had let go to collections. For the past year and a half I have been paying {\$300.00} to TransWorld Systems Incorporated to pay off a debt of ~ {\$16000.00}. I set up automatic withdrawals with TSI and I had received monthly invoices giving me notice of adjusted balance. This month (XXXX , 2017) I looked at my credit report and it noted that specific debt had been closed out (a total of ~ {\$12000.00} at this point). I also noted that I had not received notice of automatic withdrawal. The regular amount of {\$300.00} was still withdrawn from my account. I want to inquire as to why I am still having money removed from my account when the debt has been closed on my credit reports, and I want to inquire if it is reasonable that I have not received notice of the most recent automatic withdraw?	2550621

Date received	Issue	Consumer complaint narrative	Complaint ID
6/15/17	Dealing with your lender or servicer	On XX/XX/XXXX, I received notification that my federal Perkins loan Account # : XXXX, was approved for a Deferment. The letter also indicated that a payment of {\$50.00} was due for interest accrued on the Federal Perkins loan. The loan period referenced for the deferment is XX/XX/XXXX. My school XXXX University has requested that I provide a default clearance letter, in order to be eligible for financial aid during the next enrollment period. I was advised by several representatives at XXXX XXXX XXXX that they would be unable to provide a default clearance letter, until the payment of the interest was made to XXXX XXXX XXXX. I am submitting a complaint about the handing of my loan, because the student default letter is being denied, although I have been approved for a deferment of the entire Perkins loan referenced above. I believe that XXXX XXXX XXXX is unfairly withholding the default clearance, based on fees that should be included in the terms of the deferment according to the department of educations definition of a deferment. I was also provided with false information by the agent on XX/XX/XXXX. The agent I spoke with stated that a deferment and a default had the same meaning, and that my loan would continue to be reported as default, although it was approved for deferment. If the terms of the Federal Perkins loan are based on the signed promissory note, it should state the terms specified by XXXX, in reference to the definition and polices of a granted deferment. Definition of default based on www.studentaid.ed.gov : Failure to repay a loan according to the terms agreed to in the promissory note. For most federal student loans, you will default if you have not made a payment in more than 270 days. You may experience serious legal consequences if you default. <P>Definition of Deferment based on www.studentaid.ed.gov A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue on Direct Subsidized Loans, Subsidized Federal Stafford Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest. Any unpaid interest that accrued during the deferment period may be added to the principal balance (capitalized) of the loan (s).	2551227
6/15/17	Written notification about debt	This complaint is against the co mpany " Transworld Systems ". Currently, they are reporting that I owe them a total of {\$1400.00} on my credit. I have never had any dealings or communication with this company so there is no reason for them to be reporting an unpaid debt on my credit report. Why did they not send me a notice of my right to dispute this debt before they reported it to my credit? I 've done some research online and I have only come across negative reviews and complaints by other consumers who have been harassed and scammed by this company. I will not give my money to a company I do not recognize and who will not tell me why they want me to pay them. To facilitate the CFPB 's investigation, I have acquired the account number of this unknown account from a recent credit report. The account number is listed as follows on my report : " XXXX ". My report indicates that the account has an " open date " of XXXX 2016 .	2553595
6/15/17	Dealing with your lender or servicer	XXXX XXXX reached out to me to attend their XXXX XXXX program. I expressed to them that I have XXXX and would not be able to secure employment. They assured me that would not be a problem and that I should begin the program. I completed the program in 2013. I have not been able to secure certification nor gain employment in the area in which I trained because of my XXXX . I was made aware that the federal government shut the school down and offered forgiveness to previous students due to misrepresentation and fraudulent programs and guaranteed employment. To date, I have not been able to address the issue and have not been able to receive forgiveness for my loans that I have been paying on.	2550437
6/14/17	Dealing with your lender or servicer	This is a duplicate complaint from XXXX. However, I made a separate complaint that was erroneously combined with Transworld. Within a few hours, TransWorld responded. However, my issues were separate on the same matter. Transworld did not answer my questions either but I wanted them kept separate so that younomics would respond. I need a response from Younomics. Hence I am resubmitting the complaint as this derailed that process : Have attempted to contact younomics regarding details on my loan and potential involvement in privacy violations. After the CFPB [Case number : XXXX]. I was informed that my loans were subject to a security interest at XXXX XXXX. This was not apart of the original documents. The loans holders had changed a number of times. Due to privacy violations etc I was experiencing not sure if this had something to do with it. As it was not interest on a loan and there could very well be security issues. Either way, I believe they were being used by others to facilitate privacy violations. Upon following up with Younomics. They had no information from this complaint, while it was listed that younomics is the company complained against XXXX XXXX XXXX handled the complaint. What I found disconcerting is that Younomics had zero information. They could not answer my questions about anything. They could not produce any documents and could not produce any info. Furthermore, they would not answer questions about who their management team or ownership structure was (including historically). While XXXX XXXX was a surprise, that could be either a interest on a loan or a security interest that means there is underlying security issues which would fit my own concerns. I do n't know. When my questions are n't being answered, that 's a problem. I made a complaint regarding XXXX XXXX to XXXX. However, with younomics. They ultimately contacted university accounting service who then put my account in do not contact status. The issue is, I believe these things are being used by others in an adverse way or have been. I ca n't gain any details on the company. It 's not clear who owns them, who manages them and what laws prohibit them providing me this info. Furthermore, it 's not clear how my information being handled as they had access to none of it. I made a complaint concurrently to the NY Department of financial institutions but I do n't know if they did anything? It 's number is XXXX	2532609

Date received	Issue	Consumer complaint narrative	Complaint ID
6/13/17	Attempts to collect debt not owed	I have gone online to pay a parking ticket which was the amount of {\$160.00}, paid with credit card on XXXX XXXX , 2017 . Payment went through and since I was unable to print the confirmation page I have taken screenshots of the confirmation page and the printer friendly version of the page for documentation. XXXX Today is XXXX XXXX , 2017 . I have received a notification from Transworld Systems Inc. stating that the unpaid amount of {\$160.00} have been carried over to their Debt Collection department. I have called Transworld Systems, but was left with me badly recorded machine that was incomprehensible or at least seem to not have given me the option to call for a complaint. On the back of the letter provided a website for transworld payments and website for FTC (Federal Trade Commission) in which I had looked up for it 's contact information and called Headquarters. There a machine came on and guided me to call another number to resolve this issue and was lead here to write this complaint.	2508289
6/12/17	Dealing with your lender or servicer	I am an XXXX representing four individuals in a federal lawsuit alleging that XXXX XXXX XXXX XXXX XXXX (" XXXX "), among others, including XXXX XXXX, Transworld Systems, XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX are unlawfully collecting student loans they do not own by virtue of the loans being purchased by XXXX XXXX XXXX XXXX (" XXXX ") during its bankruptcy. The case is pending in Maine, Docket XXXX. The XXXX have over 370 collection lawsuits pending in state court in this state that my clients believe are unlawful. The lawsuits are unlawful because the Trusts do not own the loans. The loans are " Postpetition Purchased Loans " as that term is defined in the XXXX Bankruptcy in US Bankruptcy Court - District of MA, XXXX XXXX Docket XXXX (XXXX). The Plan is Document XXXX and the Plan Trust Agreement is Doc XXXX. In short, the XXXX are claiming ownership of loans that were purchased by the XXXX. This is a SIGNIFICANT problem because student borrowers are being chased by the XXXX Plan Trustee 's collection agents and The Trusts for the same loans, payments have not been credited, false and damaging information has been transmitted to credit reporting agencies and borrowers are being harassed. My clients settled what they thought were the XXXX loans for thousands of dollars and were nevertheless sued by the Trusts on the same loan.	2543458
6/12/17	Dealing with your lender or servicer	Requested by certified mail XXXX 17that I receive the original promissory notes to validate the debt, and also that communication be done in written format only. I have not received any communication back from them since. They received the certified mail XXXX / XXXX / 17 . I received a phone call today on XXXX / XXXX / 17 (XXXX XXXX XXXX at XXXX even after I requested document only communication, harassing me.	2507774
6/12/17	Attempts to collect debt not owed	Transworld Systems inc, XXXX XXXX XXXX XXXX XXXX XXXX XXXX, pa XXXX, is trying to collect a debt as per the letter dated XX/XX/XXXX, sold by Florida Department of Revenue, XXXX XXXX XXXX XXXX, XXXX, FL XXXX, Business Partner # XXXX, amount {\$1300.00} after the Debt was paid in full. This Debt was paid in full and the satisfaction was recorded on XX/XX/XXXX in XXXX county public records (Copy Attached)	2507864
6/11/17	Attempts to collect debt not owed	On X/XX/17 I received communication from this company Transworld Systems INC of a debt which is currently being paid monthly with no missed payment to XXXX. They are yet another company that XXXX is attempting to use to try and discredit my credibility. I do n't deal with collection agencies I pay my debts to creditors as I have been from day one with XXXX I would like to charge XXXX and even this company if they continue to harass me for payment of an account I 'm paying. They are in violation of FCRA and I 'm tired of the harassment. I do n't owe XXXX nothing, I 'm paying them every month. I will not pay anyone else for the debt simply because I have no signed contract with them including this company. Unless this company can provide valid proof of this account not being paid to date. I suggest they allow XXXX to continue to receive payments until it 's paid and cease any further contact harassment with me for XXXX. I 'm including again valid proof of all payments to date in this matter.	2506007
6/9/17	Attempts to collect debt not owed	I 've been battling with this company for the last year to get negative and fraudulent account off my credit report. I 've Called this company and asked what they needed.. I 've called police, the id.gov place. I guess chooses who and when to help a consumer. I need to get this resolved bc my family needs to move and this account and some lates are killing my credit. Please see attached evidence and I have more and can upload if needed. I 've learned so much about the laws and how to protect yourself.	2506897
6/8/17	Attempts to collect debt not owed	XX/XX/XXXX at XXXX XXXX from phone number XXXX (XXXX) XXXX Transworld system attempted to collect a debt which I am already making payments on. The stated that they were calling on the behalf of XXXX XXXX XXXX XXXX XXXX services. This is starting up I feel because I have in placed a formal review with XXXX for the negative reporting done by XXXX XXXX XXXX XXXX XXXX XXXX on XXXX / XXXX / XXXX . It is being reported as a charge off balance unpaid account closed on XX/XX/XXXX . I have been making payments to this company for awhile in the amount of {\$170.00} plus they have received my past XXXX (XXXX) Federal tax returns. These payment are made directly through EFT to this company out of my XXXX check from SSN. How can this be legal for one and then to tell me that all my payments will go to interest. How can a company charge you interest on a closed, charged off account, all the while taking payments. Is this a violation of FDCPA 807.	2549486

Date received	Issue	Consumer complaint narrative	Complaint ID
6/7/17	Written notification about debt	I have received repeated calls from Trans World Systems, the last call was received on XXXX / XXXX / 2017 at XXXX from XXXX. During this as well as previous calls, I have requested for them to send a bill. I never received a bill from the original creditor, XXXX XXXX XXXX XXXX, and received XXXX notice from Trans world several years ago. When I received the only collection notice I got, I attempted to go to their website to pay the bill, but it would not allow me to pay, it stated the account was closed. I have since begun receiving calls again, and they have yet to send a bill, statement, or anything. I have verified my address, and nothing. They are insistent that I pay the bill over the phone, but I will not do so without receiving something in writing, especially considering the scam reviews this company has received from other customers. They have also submitted this account under XXXX different business offices to credit agencies ... the same account!! My credit is being ruined for {\$590.00}, I am being harassed, and they can't even provide documentation that I owe a debt.	2549295
6/7/17	Attempts to collect debt not owed	I owed the XXXX XXXX a balance of {\$720.00}. My bill started out at approximately {\$1500.00}. I was on a payment arrangement with the clinic and making timely payments of {\$100.00} per month. On XXXX XXXX, 2017, I received a collection letter from Transworld Systems, Inc. I called and spoke with XXXX XXXX and she extended a settlement offer of a 20 % reduction. I paid the amount of {\$570.00} via credit card on that phone call. I have now received another collection letter stating the 20 % or {\$140.00} is due. I called Transworld Systems, Inc. and spoke with XXXX XXXX. He put me on hold and when he came back to the line informed me that the settlement offer was not going to be honored and the money was due.	2503838
6/7/17	False statements or representation	I received a letter from a collection agency in XXXX 2017 about a debt I owed to XXXX XXXX XXXX (XXXX XXXX XXXX XXXX). I sent a letter disputing the debt to Transworld Systems Inc (the collection agency) disputing the debt because my insurance had n't been applied to the bill. I received a letter from Transworld the beginning of XXXX 2017 with a breakdown of my medical charges (\$ XXXX \$ XXXX = {\$1400.00}) and a link to XXXX to pay online. I then received a second letter in XXXX of 2017 stating that I owe {\$1300.00} (after insurance adjustments) and a link to transworldpayments.com. When I checked my credit the beginning of XXXX 2017, it stated that I had an outstanding balance of {\$2800.00} broken down into XXXX charges all on XXXX XXXX, 2017 ; XXXX for {\$93.00} and XXXX for {\$1300.00}. So, they had slightly more than double charged me.	2504125
6/6/17	Attempts to collect debt not owed	On XXXX XXXX XXXX, I received a letter from TransWorld Systems on behalf of XXXX XXXX in XXXX XXXX, Arizona seeking payment of {\$7400.00}. Given I knew I owed XXXX XXXX I {\$74.00}, this was surprising. <P/> I called XXXX XXXX and they confirmed my balance was only {\$74.00}. I paid that {\$74.00} owed to XXXX XXXX and they confirmed the extremely excessive amount TransWorld Systems was an error. At that time, XXXX XXXX said the account was n't in collection, but they only contracted TransWorld Systems to conduct a, " letter notice. " They explained that TransWorld Systems would only be sending reminder letters to me about the debt. There would be no phone calls. There would be no report to Credit Bureaus. I was also told by XXXX XXXX that they would notify TransWorld Systems that my balance was XXXX . <P/> On XX/XX/XXXX at XXXX XXXX, MDT, I received a call from TransWorld Systems which was identified as, " an attempt to collect a debt. " The debt in question was the aforementioned {\$74.00}. I told the caller I had paid XXXX XXXX and to not call me again. <P/> On XX/XX/XXXX, at XXXX XXXX, MDT, I received a second call from TransWorld Systems which was identified as, " an attempt to collect a debt. " The debt in question was the aforementioned {\$74.00}. I told the caller I had paid XXXX XXXX and to not call me again. I pointed out that repeated calls about this, especially twice in a day, and especially twice in a little over an hour was harassment. I also told the caller than any further communications regarding this matter must be only in writing. My response to the harassment by TransWorld Systems and XXXX XXXX was to file this complaint for : Attempts to collect a debt which was already paid, Repeated phone calls about the debt which was already paid, The refusal or failure of XXXX XXXX to notify TransWorld Systems that the debt was paid, and, The misrepresentation by XXXX XXXX that the involvement of TransWorld Systems was, " only a letter account, " when clearly it was not. <P/> Attached please find the record of this payment provided by XXXX XXXX. It is reported to be directly from XXXX XXXX XXXX ledger regarding my balance.	2503300
6/5/17	Attempts to collect debt not owed	I received a document from Transworld Systems Inc, XXXX XXXX XXXX XXXX XXXX, XXXX XXXX, WA XXXX stating I owe for a parking ticket I received in XXXX, 2017 for a " wheels not turned to the curb " issue. The Ticket number is XXXX and was to be paid to XXXX Municipal Court. This ticket was paid on XXXX XXXX, 2017, in full with an e-mail response from XXXX Municipal Court thanking me for my payment and asking me to keep proof of payment for my records, which thankfully I did. I should not have to prove I paid something in order to avoid their attempt to coerce payment. They should have to prove I did n't pay it..	2501540

Date received	Issue	Consumer complaint narrative	Complaint ID
6/5/17	Attempts to collect debt not owed	I received a letter stating that I owe XXXX XXXX XXXX as of XXXX XXXX , XXXX , when I paid my last payment of the amount on XXXX XXXX , XXXX I was told by the debt collectors it will be taken off my credit report in 30 days and it 's still on my reports. I would like for them 2 take it off.	2502041
6/5/17	False statements or representation	Transworld Systems , Inc. h as repeatedly sent me letters demanding that I pay a debt to XXXX XXXX XXXX XXXX <P/> I paid the medical bill months ago. I have asked XXXX XXXX XXXX to notify Transworld ; clearly they have not. <P/> I have also attempted to cont act Transworld - they are unreachable over the web or during non-working hours. <P/> This is ridiculous.	2502139
6/4/17	Attempts to collect debt not owed	My complaint is in regard to a letter I received from " Transword Systems Inc. " seeking to collect a debt which I have already paid. <P/> Brief backstory : From XX/XX/XXXX to XX/XX/XXXX I rented a vehicle with XXXX XXXX through their program with XXXX. On Saturday XX/XX/XXXX I returned the rental vehicle to XXXX XXXX. The employee with whom I returned the vehicle explained to me that since it was Saturday, the staff who handle their XXXX vehicles were not in that day - and that I would be called on Monday XX/XX/XXXX to resolve any outstanding balance. Monday came and around XXXX XXXX. I realized I had not been called by XXXX, so I called them and spoke to " XXXX " about paying my outstanding balance. I told him that I had sufficient funds in the debit account which they had on file, and he said that he would attempt to make the charge and then call me back. He never called back, nor was I charged. On XX/XX/XXXX (XX/XX/XXXX) the two deductions were finally made from my debit account (one in the amount of [{\$110.00}] and a second in the amount of [{\$180.00}] totaling [{\$290.00}] by XXXX XXXX. <P/> Complaint : On SaturdayXX/XX/XXXX I received a debt collection letter dated XX/XX/XXXX from " Transworld Systems Inc. " on behalf of " XXXX XXXX ". This collection letter is dated 20 days after XXXX XXXX deducted the exact same amounts from my debit account. The letter claims : " CURRENT BALANCE DUE : { \$290.00} This Balance is a Sum of Balances from 2 Account (s) . See additional page (s) for account detail. " On the additional page with account details, the following balances are listed : " { \$110.00} " " { \$180.00} " In short, on XX/XX/XXXX - two deductions were made from my debit account by XXXX XXXX for the exact amounts and total above (one for { \$110.00} , and a second for { \$180.00} - total of { \$290.00}) . 20 days later, Transworld Systems Inc. dates a debt collection letter to me on XXXX 's behalf for these exact balances which I have already paid. I can provide a bank statement showing the date and amounts withdrawn from my account by XXXX.	2501115
6/2/17	False statements or representation	I rented a car for a trip back in XXXX XXXX XXXX from XXXX XXXX XXXX XXXX . I had the car for two weeks. During the duration of having the rental there was a small hail storm. Upon turning in the rental I was told that the car had hail damage. It did not hail anywhere near where I live which is where the car was located inside of my garage. When we arrived to get the rental what we reserved was n't ready. We waited 45 minutes before we even left in the rental and the car was n't gone over with us to access any damages that could have occurred while the previous renters had it. I have now received XXXX collections XXXX in the amount of { \$1100.00} and XXXX in the amount of { \$230.00} from Trans-world Systems INC. Collection ag ency. This is n't accurate this is fraud. I am NOT responsible for the damages to the rental because it did n't happen while it was in my possession. If these collection accounts are n't resolved in a timely manner I am filing a class action law suit against the collection agency as well as XXXX XXXX XXXX XXXX .	2499457
6/1/17	False statements or representation	Today, XXXX XXXX , XXXX I recei ved a letter fro m Transworld Systems. At XXXX , the same day I called them because I had no idea what they were charging me for. Supposedly I gave a check for the amount of { \$320.00} (three hundred so mething, not quite sure of the amount) and that check was used to pay an account on XXXX . The check bounced. The problem is I do n't have an account on XXXX , I 've never had. The collector, named XXXX said this was in XXXX , six years ago and now they 're trying to collect { \$720.00} for something that I did n't even buy. I asked if the check could be sent to me so I could see that is mine and that if it was I would pay the amount that it said on the check. The person said that was n't an option, that this was the government, the have my social security number, they have everything and they could do whatever they wanted. I told him " then tell them to kill me because I do n't have that amount of money and for an account that I do n't even have ". They offered me to make payments. Again, I said no, it 's not fair to pay for something I do n't even know. I offered to pay in full the three hundredd something dollars, the person said no and even if I paid the { \$720.00} he would not close my case and that the governement could do whatever they wanted.	2498795

Date received	Issue	Consumer complaint narrative	Complaint ID
5/31/17	Attempts to collect debt not owed	I am contacting your agency after attempting to resolve this matter with TRANSWORLD SYSTEMS INC and disputing with all XXXX credit reporting agencies. When I initially found out that TRANSWORLD SYSTEMS INC was reporting negatively on my credit report it showed up as XXXX account. After I dispute the item TRANSWORLD SYSTEMS INC turn around and add a XXXX collection negative item to my credit report for the same exact amount of XXXX . I have requested that creditor validated validity of this debt by provide with copy of sign service contract and Identification on individual services was rendered to.	2496596
5/31/17	Dealing with your lender or servicer	I filed bankruptcy in XXXX XXXX . My bankruptcy was discharged XXXX XXXX . I am in the process of buying a home and I frequently check my credit report. On Friday XXXX / XXXX / XXXX there were XXXX collections totaling just over {\$14000.00} on my credit report from a company called Transworld Systems INC. I called not understanding why this was just simply placed on my credit report and no one would answer my ques tions. They referred me to a lawyer who stated he did not have my student loan accounts. When I called Transworld back and asked for them to show me validation of these loans they have been unwilling to do so and they are unwilling to take off of my credit report. They can not tell me where the loans originat ed from or show copies of my promissory note. They did not warn me with calls or letters stating that I had anything in default so I could attempt to pay it before it went to collections. They do state that they have my correct address and phone number. I need help with this immediately due to this could potentially stop the purchase of my home. I have always paid my student loans and simply want a chance to pay them without a default but I have not been given that opportunity.	2496614
5/30/17	Attempts to collect debt not owed	TRANSWORLD SYSTEMS INC. HAS FAILED TO TIMELY VALIDATE THE ALLGED DEBT AS REQUESTED BY MY DEBT VALIDATION LETTER SENT TO THEM OVER 2 MONTHS AGO. BASED ON INFORMATION AND BELIEF, THE ALLGED DEBT IS NOT MIND. THESE PEOPLE CONTINUE TO CONTACT ME AT HOME OVER AND OVER WITHOUT VALIDATION.	2496901
5/30/17	Took or threatened to take negative or legal action	XXXX / XXXX / XXXX We purchased a product called XXXX off a direct marketing infomercial. On XXXX / XXXX / XXXX they claimed it was for XXXX with 100 % money back guaranty. So we ordered it it was a 4 week supply. We tried it for two weeks. It made my wife XXXX . We called the company they told us they was not going to honor the guaranty. So I called my credit card customer service. Advised me to dispute the charge. So they can correspond with the merchant foe me .so I did do so. The credit card company sent the merchant numerous requests to correct the issue they didnt respond to the credit card company request during the required time allowed. I received a response from the credit card company that they had made a ruling in this dispute case. And refunded my account from this merchant. They advised me that this issue was solved. <P/> Now I have received letter from transworld system inc collections on XXXX / XXXX / XXXX at XXXX XXXX XXXX XXXX XXXX XXXX XXXX , Pa XXXX contact # XXXX . Requesting me to respond within 30 days. I tried to call the contact # and get a recording that this phone # is out of service Can pleas assist me in this matter XXXX and XXXX XXXX XXXX cell XXXX	2496494
5/27/17	Written notification about debt	I unfreeze my credit on XXXX to apply for a house and this collection account shows up on XXXX / XXXX / XXXX one day later. I have received no formal notice of debt from this collection agency or whatever the original company is. No one has contacted me from this collection agency. This appears fraudulent because I have health insurance and an XXXX at work I could have paid this from. Date Reported : XXXX XXXX , XXXX Original Creditor Name Date Assigned Original Amount Owed Amount Status Date Status TRANSWORLD SYSTEMS INC XXXX XXXX , XXXX {\$350.00} {\$350.00} XXXX XXXX , XXXX UNPAID Balance Date Account Designator Code Account Number Creditor Classification Last Payment Date Date of First Delinquency XXXX XXXX , XXXX INDIVIDUAL_ACCOUNT XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX , XXXX	2495519
5/26/17	Attempts to collect debt not owed	A company called Transworld Systems INC repeatedly calls my phone asking for my XXXX XXXX XXXX daughter for debt collection for XXXX XXXX of {\$5.00}. I have called the company directly to get this matter resolved and they continue to run me in circles. I have talked to 3 different people asking for them to provide reason and exclude my daughter out of this and they keep telling me it 's a mistake on their part for not switching over the information. I received paper work after 4 months of having them calling me repeatedly and I continuesly asking for the paper work. The paper work recieved says that they can not run an investigation for the amount owed and they still have my XXXX XXXX XXXX selected for collection. I did not receive any paper work before hand of the amount due. The initial phone call that I received about the amount due was the collection agency needing payment from my daughter around XXXX of XXXX . This collection is from XXXX and I had no record prior for the amount due. My XXXX XXXX XXXX daughter has not recieved any paper work prior to the initial phone call either. They told me by law they did not have to send any information of the amount due before they sent it to collections.	2494090
5/25/17	Communication tactics	Representative from company continues to call after several requests from myself and spouse to quit calling. I have asked for a letter of proof of debt and who the owner of the debt is and never received it. They tell us it is a federal student loan when in fact it is a private student loan and they are threatening " federal repercussions ". They have called my spouses employer several times and claimed to my wife that I gave permission to do so. I did not give permission nor do I know how to contact her employer. I have asked to come to a reasonable payment agreement assuming such debt is actually owed and am continually asked to pay full amount as the only option. I am tired of the oppressive calls which to my knowledge are breaking both federal and Indiana law.	2552114

Date received	Issue	Consumer complaint narrative	Complaint ID
5/25/17	Written notification about debt	We received a bill in the mail from Transworld Systems INC that states a balance of {\$72.00} has been placed with them by XXXX XXXX XXXX XXXX XXXX The bill is dated XXXX / XXXX / 17 however we received a week later. We never never received an original notice of any bill directly from the XXXX XXXX XXXX and there is no itemization of what the original bill amount was, and if there is a surcharge that is being added to the amount. Within the letter it even states " If you have an income tax refund, perhaps you can use the proceeds to pay this amount. " We have received no proof of any original bill and have no idea how any debt is being charged and for what reason. We have never had the XXXX XXXX XXXX come to our home for any reason and do not believe this debt is valid, and may be fraudulent.	2493760
5/24/17	Attempts to collect debt not owed	TSI is reporting account number XXXX on my credit report after it was paid. I was told it would not be on my credit report.	2492745
5/23/17	Attempts to collect debt not owed	Received notification from Transworld Systems Inc, Debt Collector on XXXX XXXX , 2017. Called Debt collector on XXXX XXXX , 2017 to find out more information regarding debt owed. I told them I would need to contact the insurance company regarding payment. Received insurance information on XXXX XXXX , 2017 showing debt paid to creditor. Called debt collector on XXXX XXXX , 2017 and gave them the information. Debt collect will not allow scanned email of insurance information but will allow fax or mail. Both can be unreliable when trying to prove they received the documentation.	2491126
5/21/17	Took or threatened to take negative or legal action	I did not try to fix it because I do n't know this company and they want me to verify my personal information to people that call me. I have NO contract with this company nor have I ever heard of them.	2490102
5/21/17	Took or threatened to take negative or legal action	I WAS IN A CAR ACCIDENT ON XXX/2016 IN WHICH ANOTHER PARTY WAS AT FAULT FOR, I HAD TO HAVE SEVERAL XXXX AS A RESULT ALL OF MY MEDICAL PROVIDER WERE FULLY AWARE THAT A 3RD PARTY WAS RESPONSIBLE AND WAS PROVIDED WITH THE CLAIM NUMBER FOR BILLING AND A COPY OF THE POLICE REPORT FOR THE ACCIDENT. I AM BEING REPRESENTED BY XXXX XXXX XXXX IN XXXX NEBRASKA. I WAS CONTACTED BY XXXX XXXX XXXX TO DEMAND PAYMENT FOR FOR XXXX BILLS FOR XXXX FOR {\$140.00} AND THE OTHER FOR {\$120.00} EVEN THOUGH THEY HAD DOCUMENTATION FROM MY ATTORNEYS OFFICE THAT THIS WAS A 3RD PARTY BILLING THEY KEPT THREATENING TO TURN THE XXXX BILLS OVER TO COLLECTIONS SO I PAID BOTH BILLS IN FULL. A FEW WEEKS LATER I GOT AN ALERT FROM CREDIT MONITORING THAT A COLLECTION HAD BEEN ADDED TO MY CREDIT FILE BY A COLLECTION AGENCY CALLED TRANSWORLD SYSTEMS WHICH I PROMPTLY CONTACTED TO GET THEIR FAX NUMBER TO SEND THEM PROOF OF PAYMENT THE LADY I SPOKE TO REFUSED TO HEAR ME AT ALL AND BEGAN YELLING AT ME FOR PAYMENT, I ALSO CONTACTED XXXX XXXX XXXX TO FIND OUT WHY THESE ACCOUNTS WERE PLACED WITH COLLECTIONS DESPITE BEING PAID IN FULL EVEN THOUGH I WAS NOT THE RESPONSIBLE PARTY. AT FIRST I WAS TOLD THAT MY PAYMENT COULD NOT BE FOUND AND AFTER FAXING PROOF OF PAYMENT I WAS TOLD THAT THE SYSTEM HADNT UPDATED PAYMENT WHEN THE COLLECTION HAD GONE OUT. THIS CALLED MY CREDIT SCORE TO DROP BY OVER XXXX POINTS. I DESPUTED THESE COLLECTIONS WITH XXXX, XXXX AND XXXX ONLY XXXX REMOVED THESE COLLECTIONS FULLY THEY ARE STILL LISTED ON MY XXXX AND XXXX REPORTS, I AM VERY DISAPPOINTED BY XXXX XXXX XXXX FOR DEMANDING PAYMENT FROM ME DESPITE HAVING PROOF THAT ANOTHER PARTY WAS RESPONSIBLE AND HAVING A CLAIM NUMBER FOR BILLING, I FELT BULLIED INTO PAYING AND INSULTED WHEN I STILL TURNED OVER FOR COLLECTIONS AFTER PAYING THEN TREATED VERY HOSTILE BY TRANSWORLD SYSTEMS AS I ATTEMPTED TO PROVIDE THEM PROOF OF PAYMENT AND THAT THE COLLECTION WAS IN ERROR THEY REFUSED TO ACCEPT ANY INFORAMTION FROM ME AND LASTLY I AM DISAPPOINTED THAT DESPITE PAGES OF DOCUMENTATION THAT THE COLLECTION WAS IN ERROR AND I PAID THE BILL DESPITE NOT BEING RESPONSIBLE FOR THE BILLS ONLY TO HAVE THESE NEGATIVE ITEMS ON MY CREDIT FILE STILL FROM XXXX AND XXXX .	2489996
5/20/17	Attempts to collect debt not owed	I received an email from XXXX saying that a new negative debt had been posted to my XXXX Credit Report by TransWorld Systems INC. I checked with both the original debtor and the XXXX XXXX XXXX with whom I have already been working to pay this debt. Neither have ever heard of XXXX or has any affiliation with them. They posted XXXX (XXXX) d ifferent accounts on my report allegedly from the same debtor as well. This is also false according to the original debtor, XXXX XXXX XXXX XXXX in XXXX Texas.	2489605

Date received	Issue	Consumer complaint narrative	Complaint ID
5/19/17	Communication tactics	From XXXX XXXX XXXX at XXXX XXXX XXXX XXXX last called XXXX XXXX XXXX says it 's an attempt to collect a debt and I should call her back. Has phoned about 5 times. I am not aware of any outstanding debt except my credit balance. XXXX XXXX XXXX company, this is an attempt to collect a debt and any information obtained will be used for that purpose please return the call to XXXX XXXX XXXX at XXXX XXXX again. That 's XXXX XXXX XXXX at XXXX . Thank you. Trans world systems incorporated is a debt collection company. This is an attempt to collect a debt and any information obtained will be used for that purpose when calling please refer to your ID code XXXX XXXX XXXX XXXX . Thank you. PLAY MESSAGE YOUR ACCOUNT HELP CENTER HELP FORUM To edit your email preferences for voicemail, go to the Email notification settings in your account. XXXX XXXX XXXX . XXXX XXXX XXXX XXXX XXXX CA XXXX XXXX	2489210
5/18/17	Communication tactics	I have received repeated calls from Transworld systems Inc. This is been going on for over six m onths. I have called them several times and found that they are attempting to collect a debt from my husband 's ex wife. I have repeatedly told them that I do not know where she is and that I am not her. The calls have not stopped. Their phone number is XXXX .	2486993
5/18/17	Struggling to repay your loan	Thank you in advance for reviewing my complaint against Younomics, the loan service provider for this private student loan I acquired in XX/XX/XXXX. This case is an example of deceptive lending -- specifically through a now defunct student loan originator (" XXXX XXXX XXXX "). Younomics was made the second or third service provider for this loan, and the whole process has been questionable. Normally, I would contact the company to discuss this issue, but I elected not to for the following reasons. First, they are going to tell me that they are simply the loan servicer and had nothing to do with the original terms of the loan. They are correct -- but that origination company has gone defunct. When I called XXXX XXXX (the second loan servicer) they told me that they are unable to tell me who " owns the loan " but that they inherited it. In XX/XX/XXXX, Younomics contacted me electronically and introduced the company as my new " loan servicer. " Second, their website is extremely minimal. The " contact us " button only gives a XXXX XXXX mailing address in XXXX XXXX XXXX, and a generic E-mail : " XXXX " Mail Younomics XXXX XXXX XXXX XXXX NY XXXX Email Support : XXXX I am not comfortable E-mailing such a company that has a XXXX XXXX and a generic E-mail with such sensitive information. This sort of unprofessional and sketchy company contact page emphasizes my point that this loan was predatory, not backed by a real bank, and exists only to profit off of the needy. For background, I took the loan when I was facing the decision of having to leave my undergraduate institution because both me and my parents (XXXX) were not able to financially support my studies. I searched online, applied through legitimate banks, and was not able to get a loan on my own since I had no credit. My parents were not able to co-sign for me, either, as they were maxed out with Parent Plus loans for my older sister (who attended another University) and did not have sufficient credit. I came across one of these aggressive loan companies that prey on needy undergraduates by providing to them the small amount of money they may need at high interest rates. Years later, the Department of Education under President Obama would implement rules and standards that would prevent predatory lending habits -- which happened to me. The loan for {\$6900.00} was disbursed onXX/XX/XXXX. With the aggressive 10.5 % interest rate, my balance is currently {\$13000.00}. I have paid a total of {\$7300.00} on this loan, which is over the original principle balance. I graduated from XXXX in XX/XX/XXXX, from the University XXXX XXXX with my XXXX in XX/XX/XXXX, and finally the University XXXX XXXXXXXXXX with my XXXX XXXX XXXX degree in XX/XX/XXXX. I took this loan out of necessity at XXXX years old. I have made monthly payments in excess of over {\$200.00}, and after consulting with a Financial Advisor, I have come to the realization that there is no way with my current salary (since I work in a XXXX XXXX XXXX XXXX) that I will be paying this loan off for an additional 15 years. I am trying to buy a house, put money towards my retirement, pay more federal student loans, and live, but this never ceasing deceptive loan simply wo n't disappear.	2488128
5/18/17	Attempts to collect debt not owed	Transworld Systems is tryi ng to collect a debt that was included in bankruptcy. The debt is fro m 2013. They a re t he 3rd co mpany to purchase the debt and refuse to take it off. It has already been removed by XXXX other companies that purchased the debt not owed for {\$530.00}. I have filed a dispute with all XXXX reporting agencies. I have also contacted the company directly. They have re-aged the debt multiple times, making it appear to be recent and keep re-reporting. They refuse to follow the law. I have never even received anything by mail or otherwise from them.	2487293

Date received	Issue	Consumer complaint narrative	Complaint ID
5/17/17	Struggling to repay your loan	<p>I had a lot of debt prior to my student loans and I was trying to get that under control so that I was able to pay back my student loans when the deferment period was over. I was scammed by a lawyer company that promised to help reduce and eliminate credit card debt to avoid bankruptcy. I lost over {\$7000.00} in the process. I canceled my account with them and they only returned {\$780.00} to me and did not help me handle my debt. I ended up filing bankruptcy in XXXX. Well time was coming where I had to deal with my student loans both private and federal. The private lender XXXX sent my debt to a debt collector XXXX and XXXX. This debt collector contacted me and wanted me to pay {\$2000.00} per month to clear the debt. I told them I could not pay that much. They proceeded to send me court papers to initiate wage garnishment. I made several attempts to go to the court and ask for lower payments. I was unable to talk to and person in the courtroom. I attempted to get a lawyer to help me with this situation and I could not find an attorney that would even touch the case. Garnishments started in XX/XX/XXXX and continued til XX/XX/XXXX, where the payments being taken out of my paycheck were being returned to me because XXXX filed bankruptcy. I believe I got 6 of the payments made, returned to me. The garnishment finally stopped around XX/XX/XXXX. No other mention of the garnishment was made until XX/XX/XXXX where the garnishments were reinstated and money again was being taken out of my paychecks. At this point, the garnishments put me back into poverty. I lived in subsidized housing and was barely making ends meet just to pay my rent. I took two more jobs to help me pay my rent. I even canceled my landline and my cable to help reduce my monthly expenses. I already use coupons and recycle to save money. Well, since I lived in subsidized housing, there were income limits to follow. In XX/XX/XXXX, I received a letter from my housing management that HUD was going to have residents that earned more than the income limits, move out. Even though I was above the income limits, I was being garnished so much that I would not be able to afford to live outside of subsidized housing. I was having a hard time paying for rent as it was. I had depleted most of my 401K account just to get by and be able to buy food. I did n't even qualify for free food because I made too much money. Now I not only owe on the student loans, but now owe the IRS more than {\$24000.00} (XX/XX/XXXX) and roughly {\$7000.00} (XX/XX/XXXX) because of the money I have taken out prior to me turning XXXX. I have had to move back in with my mother and take a job that only pays \$ XXXX /hour. This hourly wage, according to HR, is recommended for the 30 years of experience that I have in XXXX. At this point, I do n't know how I am even going to get started with regards to paying back these loans.</p>	2486573
5/17/17	Attempts to collect debt not owed	<p>I previously learned of this debt after obtaining my credit report. I have had medical assistance for the last 10 years or so. I also have never visited XXXX XXXX which is listed as the original creditor regarding this debt. I sent this company a letter asking them to provide me with the documentation they have that makes them believe this debt belongs to me. The 1st letter was ignored so I was advised to sent a 2nd letter certified (please see attachment) that letter unfortunately was ignored as well.</p>	2486750
5/16/17	Attempts to collect debt not owed	<p>On XXXX I rented a car from the XXXX at the XXXX XXXX, IA airport. I signed for all of the collision damage, personal effects, supplemental liability insurance. That night while parked the car was side-swiped with some paint damage. When I took it back to XXXX, they saw on my receipt that I had the insurance and waived me along. Months later I started receiving calls about collecting a debt for that. I faxed the receipt that showed my signature in the insurance box and thought that was done. Now, just within the last few months I have been receiving calls and letters from the TSI debt collection agency demanding XXXX. I have kept the XXXX receipt all these years, thank goodness, and sent images via email to them. Thusfar I have not heard a response. I am very upset about this situation and would like to know what I can do. Thank you. XXXX XXXX</p>	2485793
5/15/17	Attempts to collect debt not owed	<p>Transworld Systems claims I owe on account ending XXXX, formerly with XXXX XXXX. The charges on this account are fraud, it was paid off at one point, a family member then used the card for several online purchases. Prior to account being charged off, sent to Transworld Systems, I was paying on account in the amount of XXXX a month. Despite the fraud activity, I was attempting to make payments. Once it was charged off, auto-pay was stopped. I refuse to continue to make payments for fraudulent charges</p>	2484979
5/15/17	Attempts to collect debt not owed	<p>Transworld systems is a debt collecting agency that was used to collect a debt I have already paid. I owed a specific amount to XXXX XXXX for an over draft in my bank account that I was unaware of. I was never contacted or sent any information on this by the bank or the debt collector. I walked into the bank one day found out about the over charge and paid it in full. I was told the rest would be taken care of by the Branch Manager and it would n't even show up on my credit because I had paid the debt in full. It's been two years, I've contacted the bank who tells me to contact the debt collector and then they tell me that I have to pay the owed amount they have reported and then contact the bank. This has been affecting my credit for two years.</p>	2484164

Date received	Issue	Consumer complaint narrative	Complaint ID
5/13/17	Dealing with your lender or servicer	I went to XXXX for school and at the time of attendance i was told i would have a Temp Credit loan through them, right around graduation i was told i owed {\$5500.00} and i would have to start making payments to them after graduation, well a few weeks later i got a letter from a company called XXXX stating i owed them payments never signed up with them apparently XXXX owns them and sold my loan over, i tried working with them to lower the payment but was told since they are owned by XXXX they couldnt lower the payment since XXXX wont agree on it than they sent me to "collections" as i was told turned out it was a lie never was just a scare technique well i made a complaint and they finally agreed to lower the payment to {\$25.00} a month, i thought this was odd since i dont ever remember signing a MPN for this place so i asked them to send me a copy and was told they didnt have to since this is a private loan through XXXX and i have to pay this no matter what, again thought this odd why do i have to pay a loan i never agreed on, i have not been able to make the payment in two months so they sent me a bill for almost {\$600.00} i dont make that on a paycheck and with no MPN how can they prove this, all i want to do is put this in forbearance and these people wont help me they just want money i dont ever remember signing	2483591
5/13/17	Attempts to collect debt not owed	I went to a XXXX minute clinic for services in XXXX XXXX . Thinking my XXXX card used that day was sufficient, I later learned that it was n't. I first learned that I owed money not from receiving a bill from XXXX , but collection notices from Transworld Systems Inc. after the second notice, and some of my own research that I in fact had n't paid XXXX yet, I then paid my debt of {\$100.00} directly to XXXX in XXXX XXXX . I am still receiving collection notices from TSI (4th notice).	2483678
5/13/17	Threatened to contact someone or share information improperly	Transworld Systems Inc. sent me a letter after I had sent them a written request not to contact me again in any form. Transworld Systems proceeded to send me a letter after they received my cease and desist letter. Transworld Systems flagrantly violated the Fair Debt Collections Practices Act with their communication after receiving my written demand not to contact me in any form. Transworld Systems is flagrantly violating the Fair Debt Collections Practices Act .	2483734
5/12/17	Attempts to collect debt not owed	Company claims I owe {\$190.00} to XXXX XXXX XXXX XXXX . However, I have attached a receipt dated XXXX / XXXX / 16 from XXXX with this specific amount itemized, showing that the bill is paid in full and my total amount due is {\$0.00}. I have also attached my credit card statement showing they in fact also charged me more than the amount listed on said receipt. I previously disputed this information and the company continues to report saying it is verified this amount is still owed despite my furnishing proof that it has been paid.	2483457
5/12/17	Written notification about debt	Horrible consumer/debtor treatment. I settles that acct. Have yet to receive my letter stating I paid. I would like my release letter. I 've called numerous times, and have gotten the same response " we will send it out " It is on a recorded line agreeing to pay {\$200.00} of the {\$240.00}.	2483295
5/12/17	Written notification about debt	I received a letter in the mail from Transworld systems inc regarding a debt collection on a traffic ticket from XX/XX/XXXX. The lady was really helpful and offered a dispute for 30 days and also made me aware of 2 other outstanding tickets from XX/XX/XXXX that their sister company XXXX XXXX was handling. I asked for the information and details about that matter. After getting off the phone with Transworld I called XXXX XXXX and spoke to this lady about this matter. She told me that maybe my case would affect my credit score and I told her that I felt like I had paid this account in full. She said no sir you have n't and asked my how much I was willing to pay right then there. I then asked why I was n't notified of these accounts until now (6 years later). So I asked if there was a manager or supervisor I can speak to or was it a pay or pay situation and she said yes you have to pay. So my deal is that they waited all this time and the interest that accrued is just insane (original amount given to Transworld {\$330.00}, amount owed now {\$620.00}) and XXXX XXXX original amount {\$520.00} to {\$820.00} now. It 's not fair that they did n't contact me and now I supposedly more than twice the original amount and I do n't have receipts or anything it 's been so long.	2483487
5/11/17	Dealing with your lender or servicer	I was attending school at XXXX XXXX XXXX , when they abruptly closed in XXXX XXXX . I have tried contacting the lender and third party lender about the situation. I never completed my program of study, nor received any credits from the year I was attending school. All they can tell me is that since it 's a private loan, there 's nothing they can do. While attending, I made payments towards the loans. I have XXXX loans opened in my name when I should have only had XXXX . So now I 'm stuck with about {\$15000.00} debt for something I will never see. It is very discouraging and I have n't had a chance to even start school anywhere else yet because I 'm still dealing with this problem. I 'm almost XXXX XXXX XXXX and I can not have this. It 's hard enough knowing that I might have to be a XXXX for the rest of my life. I really wish someone could help me instead of transferring me to someone who might be able to help or giving me another number to call that does n't even pan out. I 'm at the end of my rope. Please help!!	2482248
5/11/17	Took or threatened to take negative or legal action	The company Transworld Systems Inc. is a third- party company that bought a collection from a company by the name of XXXX XXXX XXXX . It was assigned on my credit report on XXXX XXXX , 2017 for the amount of {\$1500.00}. The company then lowered that amount to {\$510.00} on XXXX XXXX , 2017 . Transworld Systems Inc. is NOT a bonded third-party company in the state of Texas, therefore it is against the law to collect on a debt or report a debt to the credit bureaus. I contacted the company Transworld and asked that they verify information and was unsuccessful, Please remove from all XXXX bureaus immediately.	2482416

Date received	Issue	Consumer complaint narrative	Complaint ID
5/11/17	Communication tactics	This company repeatedly calls me at XXXX and XXXX Alaska standard time.	2481687
5/11/17	Getting a loan	XXXX XXXX PURCHASED THIS FRAUDULENT LOAN DEBT, AND IS TRYING TO COLLECT AND POSTED UNVERIFIED DEBT ON MY CREDIT REPORT.	2481913
5/10/17	Attempts to collect debt not owed	I have written to the Consumers Affairs about this agency several times about the tactics of this collection agency. They keep inserting negative medical information in my credit report. I am in dispute with this medical facility. My insurance company is involved in the dispute. I will also be reporting Trans World to the governmental agency that handles HIPAA violations. I informed TransWorld via this site that I was not giving them permission to access my medical records. They accessed my medical records anyway in detail. XXXX Account Owner : Individual Account. Original Amount Owned : {\$710.00}	2481180
5/10/17	Dealing with your lender or servicer	Received judgment court papers regarding debt in which I was unaware of what it was Until I realized that this was a creditor hat I had previously disputed on credit report. The court papers list plaintiff as XXXX XXXX XXXX or XXXX aN D XXXX XXXX XXXX XXXX XXXX , XXXX . as their attorney and my mom and I as defendants. I did some research and I found out these creditors were hired to collect on student loan they allege I obtained and allege my mom co-signed. However, these creditors did not properly set forth identity of the original student loan creditor or any promissor documentation. Also, creditors alleged this is a debt that was obtained over 10 years ago. I am a victim of identity and my mom is a senior over XXXX so I am very concerned about this matter. My information and my moms was used before fraudently for a mortgage loan also over 10 years ago. I believe these predatory creditors are in violation of the California consumer credit laws : Fair Debt Collection Practices Act, Fair Credit Reporting Act, and Truth in Lending Act. I have attempted to dispute items on credit report	2481646
5/8/17	Incorrect information on your report	The Company, TransWorld Systems Inc, has begun garnishment before sending me a copy of this loan, which is not my loan. I demanded over and over for months the copy of the note, and all other information of the loan and me, they had. After, they started garnishment they finally sent me the note only. Which turns out is not my note. The signature is obviously not my signature, and I was living in XXXX , with the XXXX XXXX at the time. They should have sent me the copy of the note, so I could know what they were talking about, and dispute the note. I believe, they knew the note was fraudulent and waited to start the garnishment, so I could not dispute the loan. This denied me the right to dispute the note. When ever I talk to the TransWorld Systems operators, I go in circles with them. This is every single time I talk with them. I am certain, they sent me the note, not until, after they started garnishment deliberately, because they know it is not my note ; some how. I was deliberately denied, by TransWorld, the right to dispute this note, by them refusing to sending my information and the copy of the fraudulent note. I can proof this is not my note, by the obviously fraudulent signature and the date the note was signed. This is not my note. Is n't this illegal?	2478889
5/8/17	Written notification about debt	Transworld Systems/TSI claims on my credit report that they are collecting a debt of {\$400.00} on behalf of XXXX XXXX for a recently charged off account. I have n't had an account with XXXX XXXX since XXXX of XXXX , and I had received no notice of a debt from Transworld, so I called the original creditor on XXXX XXXX , XXXX to verify that no one had recently opened an account using my information. They told me the closed account date they have for me is XXXX XXXX , XXXX and the charge off date was XXXX , XXXX , XXXX , and they have not had an account for me since. They sent me the proof of dates the accounts were opened and closed. I contacted Transunion as again, I have received no contact with Transworld, not by phone, not by mail. I told them this creditor has illegally reaged this account, and that I have received no communication or validation of this supposed debt, yet as of today they consider the matter settled and the account remains as a negative collection on my credit report with an origination date in XXXX XXXX . My issues are that I have received zero communication, zero proof of debt, and I have evidence from the original creditor that they have illegally reaged this debt that was originally reported to them in XXXX of XXXX . They are lying on my credit report and saying that the original creditor contacted them in XXXX of XXXX , which the original creditor says is a flat out lie and they suggested I contact your agency. I want to sue them for their illegal practices that are damaging my credit and costing me money in the forms of higher interest rates and outright denials for the extension of credit. They are breaking the law and need to be punished accordingly.	2478215
5/7/17	Attempts to collect debt not owed	i have been paying this company XXXX XXXX XXXX for the past few years. I have n't received any updated bills or receipts regarding this medical bill. I would like bills regarding this issue so that I may match it with my records to ensure I am paying the correct bills and the correct amount. In the past few years I have received XXXX different bills from this company and have enclosed information showing where they have been paid monthly and the original bill dates and the amount still owed.	2477733

Date received	Issue	Consumer complaint narrative	Complaint ID
5/6/17	Attempts to collect debt not owed	First of all I am not sure if this is identity theft of just a debt that is not mine. I received a transmittal from Transworld Systems Inc. dated XXXX / XXXX / 17 for XXXX from a client named XXXX XXXX XXXX XXXX in XXXX ME. I called transworld on XXXX / XXXX / 17 and was advised to contact XXXX directly. I called XXXX on XXXX and spoke to XXXX at XXXX and she informed me that the identity did not match and that she would notify Transworld. I received a letter from Transworld on XXXX / XXXX / 17 stating that they would like to apologize for sent me a collection letter in error and to be assured that this had been corrected. Today XXXX I received a letter from XXXX XXXX XXXX XXXX in XXXX ME with the same account number but for XXXX ! I called XXXX XXXX and they said we did not send the letter, Transworld did. I then called Transworld and we went round and round again and they denied sending a letter saying that it was an error and could not explain both the difference in the amount owed and also the difference in the original biller. I spoke to XXXX the first time and he hung up on me then I called back and got XXXX again and asked for a manager XXXX and she could not make any sense out of it other than to blame the original billers!! XXXX XXXX also denied me having a bill for XXXX. This has been happening to me over the last year and not just medical bills but also credit card bills. Several charges appeared on my credit cards that I did not make. I am so not sure what to do about this problem. The account number with Transworld is XXXX	2477412
5/6/17	Communication tactics	This company, Transworld Systems Inc. keeps calling and leaving messages that we (they do not specify who they are calling for) have an outstanding debt that they are calling to collect. They do not say who, where, what amount. We have no outstanding debt. I do not know what this is about and do believe if I call them to " resolve " the problem I will get anywhere.	2477569
5/5/17	Attempts to collect debt not owed	As I gathered information to give to the STATE 'S ATTORNEY GENERAL. I did a search for TRANSWORLD SYSTEMS license. I have found they are in direct violation of TENNESSEE FAIR DEBT COLLECTION PRACTICES ACT 62-20-101. TRANSWORLD SYSTEMS does not have a license in the state of TENNESSEE. They can not collect on a debt. TENNESSEE FAIR DEBT COLLECTION PRACTICES ACT 62-20-105 states no person shall commence, conduct or operate any collection service business in this state unless such person holds a valid collection service license issued by the board under this chapter, or prior state law. TENNESSEE FAIR DEBT COLLECTION PRACTICES ACT 62-20-108 (a) (1) Every collection service shall have, for each location at which it conducts business a location manager who has submitted an application on a form prescribed by the board. TENNESSEE FAIR DEBT COLLECTION PRACTICES ACT 62-20-123 states a willful violation of this chapter, or any rule lawfully promulgated thereunder, is a Class C misdemeanor. TRANSWORLD SYSTEMS is in direct violation. This will be the last communication I send before sending my evidence to the STATE 'S ATTORNEY GENERAL OFFICE.	2477069
5/5/17	Attempts to collect debt not owed	TRANSWORLD SYSTEMS reported an account as open and past due on my credit report after bankruptcy case XXXX was discharged.	2476765
5/4/17	False statements or representation	I had a few collections on my credit report and after I looked into them, to find out what they were about, (XXXX XXXX) I found out the address they had was an address I was at for a very short period of time. I never knew I owed money and after calling the original creditor (XXXX XXXX) I found out they indeed did not have my correct address and she also mentioned they had the wrong number for me at the time. I was told they would remove the collection from my credit report if I paid the collection agency (Around XXXX XXXX). I called the collection agency (Transworld Systems) and told them what I was told by XXXX XXXX billing dept and they said " sure if they (XXXX) agreed to remove it we can ". On XXXX XXXX I paid Transworld for both of the collections (One for {\$70.00} and the other for {\$230.00 }). I, after this filed a dispute with the credit bureaus because the collections show as paid but not removed. I received the dispute results from XXXX the collection company is still not removing it. They show it was paid but did not remove it even though I was told it would be removed since the address was wrong.	2476128
5/4/17	Problem with a credit reporting company's investigation into an existing problem	I have student loans and they were defaulted because of a car wreck I was in. My family and I were hit by a drunk driver, resulting in a death of a family member. Upon getting my life back together, I completed the rehabilitation program and paid 9 consecutive payments on time for 9 months. As a result, these loans are supposed to be reported on my credit as back in good standing and remove the negative marks. There are XXXX loans that have yet to be cleared from my credit as promised. And these are reported by different servicing agencies because they sell them and pass them around so it looks like there are more loans than there actually is and my negative accounts number are 3 times as many I have called for months and never able to get answers or someone to help me. I will do whatever it takes to get this done. I have completed the program and this business did not do as they stated. it is a scam. I will be consulting an attorney and reaching out to media outlets if this is not fixed..	2474893

Date received	Issue	Consumer complaint narrative	Complaint ID
5/4/17	Attempts to collect debt not owed	We took our daughter to XXXX XXXX XXXX XXXX in XXXX PA once in XXXX XXXX and once in XXXX XXXX for emergency care. When we registered at the ER we provided our current address and phone numbers. We received bills from XXXX and paid what was not covered by insurance, every bill that was sent to us. Fast forward to XXXX XXXX , we apply for a pre-approval on a loan only to find out that XXXX has sent t 2 i nvoices for us into collections around XXXX XXXX . i called the collections agency Transworld only to find out that the invoices and correspondences about the debt were being mailed to an address that we had lived in 6 years previously. We had XXXX address changes since we had lived at that location. No one from XXXX XXXX ever contacted us directly about these invoices and we regularly receive care from XXXX . Anytime we went in for a check up we were told our account was current, we would receive a bill and we would pay it. Transworld also never made any actual attempts to contact us stating, that they too were sending letters to our old address. They also claimed to have called my cell phone numerous times which was a flat out lie, unless it was an automated call which i would have hung up on without listening to. We have paid the {\$150.00} on XX/XX/XXXX when it was brought to my attention but XXXX XXXX will not own up to their error and assist us with purging our now ruined credit report. In fact, the XXXX representative XXXX raised her voice to my wife and was unwilling to listen or assist us in any way. I will not stand to have my credit ruined over a clerical issue. XXXX /Transworld can expect to be hearing from a lawyer shortly.	2475087
5/3/17	Incorrect information on your report	A couple of days ago, XXXX XXXX XXXX , I go to check my credit report and was surprised to see that I had XXXX duplicate accounts in collections from the same company, XXXX XXXX XXXX , for the same exact amount from the same original creditor, XXXX . I was livid because I felt as though they were being deceptive with their reporting and wanted to try to get me to pay twice. I got their number online and called them in hopes that they would help clear this matter up. The person that I spoke to was no help. He said that it appeared to be a duplicate but there was nothing he could do to help at that time. If I have to, I 'll consult with an attorney about what steps can be taken to get this rectified but I would like to get this taken care of on my own.	2473667
5/3/17	Attempts to collect debt not owed	I received a correspondence from this company (Transworld Systems Inc) dated XX/XX/XXXX , that stated they will make a request to have this account/item removed from my credit file. As X/XX/XXXX , this has not happened. On X/XX/XXXX I filed a complaint with the CFPB case number XXXX and the company responded stating that they have requested to have the item deleted from credit file. The account on these correspondences is XXXX . They continue to report this item/account to the credit bureau (s) with an account number as XXXX . On XXXX I sent another correspondence to this company, which they received on XXXX per XXXX tracking. As of X/XX/XXXX I have received no reply or correspondence from this company, but they continue to report to the credit bureau (s). The company also sent me a copy of a promissory note. In my correspondence I requested the original wet ink signature document as the copy may be a forgery. 1. What is the alleged account number XXXX or XXXX ? The company reports with both of these numbers. On the letters received it is listed as XXXX , but on credit report as XXXX . 2. Why is the company using XXXX different account numbers? Seems to be unlawful and fraudulent activity. 3. Can the company provided the original wet ink signature document (pr omisso ry note)?	2473683
5/3/17	Dealing with your lender or servicer	I took out a loa n from My Rich Uncle i n XXXX , which was taken over by Younomics. In XXXX , I joined the XXXX XXXX . Pursuant to the Servicemembers ' Civil Relief Act, my lender should reduce my interest rate to no mo re than 6 % - they refuse to do so. I am currently being charged 10.75 % , and am still on XXXX XXXX . I have consulted my installation legal attorney, who suggested I file a complaint with the CFPB.	2474492
5/2/17	Incorrect information on your report	I became aware of late payment history associated with a student loan account on my credit report when I received a copy of my credit report in XXXX XXXX . 30-day and 60-day delinquencies were reported in XXXX and XXXX of XXXX , respectively, by XXXX XXXX XXXX XXXX XXXX " XXXX "). An address change request was sent b y U.S. Mail to loan servicer XXXX XXXX XXXX XXXX , XXXX XXXX " XXXX ") on XXXX XXXX , XXXX . The address information in the request pertaining to this account was not updated properly, resulting in account statements sent to an invalid address. Because the account was in deferral status at the time the change of address request was sent, no payment was expected or required. Statements for XXXX and XXXX of XXXX indicating a payment amount due were sent to an invalid address. Thus, no payment was made for the s e two months. After extensive travel and upon learning of the matter, I personally ensured the correct address information was reported and all past due payments were made. Since then, the account status has remained current and in good standing. However, the credit report currently reflects negative late payment information caused by the XXXX failure to update address information per my request. In XXXX XXXX , I contacted XXXX and XXXX regarding this matter seeking adjustments to the report on goodwill grounds and factual accuracy basis. Both companies acted unreasonably in denying the request. XXXX even questioned the veracity of my explanation.	2473242

Date received	Issue	Consumer complaint narrative	Complaint ID
5/2/17	Took or threatened to take negative or legal action	<p>On XXXX XXXX I made a dispute requesting the last four years of statements. Emailed received said that they can't provide the last four years of statement. On XXXX XXXX requesting proof before XXXX .</p> <p>You'll have to contact TSI and ask.</p> <p>Is XXXX XXXX representing you in regards to this account? If you have retained an attorney, I can only speak with your attorney going forward.</p> <p>XXXX XXXX XXXX</p> <p>Division Manager I Government Services Division Toll free: XXXX I Fax: XXXX Notice of Confidentiality: The information included and/or attached in this electronic mail transmission may contain confidential or privileged information and is intended for the addressee. Any unauthorized disclosure, reproduction, distribution or the taking of action in reliance on the contents of the information is prohibited. If you believe that you have received the message in error, please notify the sender by reply transmission and delete the message without copying or disclosing it</p> <p>-----Original Message-----</p> <p>From: XXXX XXXX XXXX CIV USAF AETC 42 CPTS/FMF [XXXX] Sent: Tuesday, XXXX XXXX XXXX XXXX XXXX To: XXXX XXXX Subject: RE: Dispute</p> <p>How would I know whether XXXX decides to consider settlement in XXXX ?</p> <p>-----Original Message-----</p> <p>From: XXXX XXXX [mailto:XXXX] Sent: Tuesday, XXXX XXXX XXXX XXXX XXXX To: XXXX XXXX XXXX CIV USAF AETC 42 CPTS/FMF Subject: [Non-DoD Source] RE: Dispute</p> <p>In order to stop the garnishment you have to pay the balance in full. Payment plans will not stop federal offsets.</p> <p>If the garnishment has started and XXXX decides to consider settlements in XXXX , yes, paying a settlement in full would stop the garnishment as doing so would remove the lien attached to your social.</p> <p>Thank you.</p>	2472762
5/1/17	Attempts to collect debt not owed	<p>After numerous attempts to resolve this situation, I have no other option but to seek outside assistance with this matter. I have contacted both Transworld Systems Inc and XXXX , only to be told that the account was " Verified " by the creditor. When I inquired into WHAT METHOD was used to verify the account, as well as WHO " Verified " it, I have yet to receive a response. I am a victim of Identity Theft, who is desperately trying to get my LIFE back to some form of normalcy after going through this chaos for the past few years. I have been in constant contact with the Credit Bureaus since XXXX of XXXX . Transworld Systems Inc is claiming that I owe a debt of {\$35.00}. I have NO recollection of this debt, and would greatly appreciate any help in rectifying this discrepancy.</p>	2471399

Date received	Issue	Consumer complaint narrative	Complaint ID
5/1/17	Attempts to collect debt not owed	I received a debt collection letter from Transworld Systems. They allege I owe {\$61.00} in an account # XXXX. I do not owe this alleged debt. I called Transworld Systems to dispute this alleged debt and they were rude and hostile towards me and their agents hung up on me. They are flagrantly violating the Fair Debt Collections Practices Act with their hostile debt collection tactics. I do not owe them any alleged debt, nor do I want any further communication from them. I do not owe this alleged debt. Their debt collection tactics have cause me emotional distress. I do not want any further communication from Transworld Systems in any form.	2473175
5/1/17	Dealing with your lender or servicer	In XXXX of XXXX I was granted deferment on my loans when I enrolled full time in school. XXXX of XXXX I began receiving letters that my loan payment was overdue. I tried for one week to get answers in regards to these notifications, but every time I called the " system was down " and they could not bring up my information and assured someone would call me back soon. Finally, on XXXX XXXX , of XXXX I was assured that my account had always been in deferment and I was to ignore the emails and letters. Today, XXXX XXXX XXXX , I was informed that my co-borrower has received notification of payments being over 160 days past due and that consequently their credit has been negatively impacted. When I called the company today I asked to speak immediately to a supervisor. The phone called last for 21 minutes, 19 of which I was on hold. The supervisor came to the phone to tell me the " system was down " and she could not pull up the necessary account information. I demanded someone return my call today because this was not a matter that could be ignored any further and she laughed and said that would not happen. Additionally, I have never had a smooth transaction with this loan company. I was so happy to get out of business with XXXX and switch to my credit union because I thought I would n't have to worry about being conned. Each time I have requested sums from my loan there has been some sort of issue (i.e. the database showed I had exhausted funds when I still have {\$12000.00} left, the payments were late to the school thus causing me to be locked out of my school accounts) . I have always paid my loans on time and with no issues. I would simply ask the same out of the company I will be indebted to for the next twenty years of my life. I have always treated representatives with respect and appreciation for their help. But today, enough is enough. My co borrowers have now been impacted but irresponsibility I have no control over.	2473979
4/28/17	False statements or representation	CoPayments to XXXX XXXX XXXX XXXX , XXXX , nj were paid through credit card during every visit and rest of the payments were paid by my insurance company. Before taking advantage of their service it was agreed that I need to take care of only copayment as they checked all details with my insurance company. Now I have received {\$170.00} from transworld systems Inc XXXX XXXX XXXX , XXXX XXXX , pa XXXX	2469567
4/28/17	Attempts to collect debt not owed	I was appointed my siste rs POA an d advised by the court I was not responsible for her. Debts. This was also confirmed by Dept. Of Human Services. Regardless I personally was sent to collections without my know ledge without past due or contact for 2 years by the facility she resided in for approx 4 monthes. I requested detailed confirmation of what charges were for and why I was not contacted. That was over a month ago. The information I did receive was a copy of the contract no dollar breakdown or dates trying to contact me. This was sent signature required upon receipt to both collection agency and facility i over 30 days ago with no response. The facility was XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Or. XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX Pa XXXX accent ref # XXXX	2469853
4/27/17	Attempts to collect debt not owed	I had a contract with XXXX that initiated on XX/XX/XXXX . After having XXXX services performed, I noticed my lawn deteriorating. I reached out to XXXX and expressed my concerns. They blamed it on our lack of rain, although I had been watering the lawn myself and incurring the additional expense on my water bill. On XX/XX/XXXX I called and spoke with XXXX at XXXX . I informed her that I wished to discontinue my agreement with XXXX because my lawn looked much worse than when I started. She assured me that my account had been noted and that no additional charges would be made. The area manager, XXXX (XXXX) XXXX called me on XXXX and said that he was sorry for the poor service that I had received and that he was going to come and evaluate my yard to see if there was anything they could do to win back my business. He said that he would remove the unauthorized charges from my account. As of today (XX/XX/XXXX), I have never seen or heard from them again. I am now receiving collection notices from Transworld Systems for the {\$230.00} amount. I have written to them explaining all of this, however they continue to attempt collection. I do not want this to tarnish my credit. PLEASE HELP	2469076
4/27/17	Took or threatened to take negative or legal action	XX/17 -TransWorld Systems. The company listed is NOT bonded in the state of Texas and can not legally collect debt. Please remove from my credit report and confirm that debt is not owed.	2469143

Date received	Issue	Consumer complaint narrative	Complaint ID
4/26/17	Attempts to collect debt not owed	In the XXXX XXXX XXXX I was erroneously charged {\$83.00} for co-insurance by the hospital I work for related to services provided in XXXX XXXX XXXX XXXX XXXX . Hospital policy is not to collect co-insurance from employees and family members covered under the employed individuals benefits plan. I did explain this in writing in a notification sent back to the hospital billing department. In XXXX XXXX , I received a notice of debt collection from Transworld Systems Inc. I sent a written notice on XXXX XXXX , XXXX demanding immediate cessation of attempts to collect this erroneous debt. On XXXX XXXX , XXXX I received another letter seeking to collect this debt with the addition of accrued interest making the total {\$85.00}. I have sent another notice to the company as of today, XXXX XXXX XXXX demanding immediate cessation of attempts to collect this debt.	2467608
4/25/17	False statements or representation	I received by mail a letter fro m transworld system wi th amount of XXXX \$ to be pay to XXXX XXXX XXXX but what I have on hand from the court judgments minutes of order that I have to pay XXXX \$ and the landlord have on hand XXXX \$ security deposit so I have to pay only XXXX \$ Amount I attached the judgment order and the landlord statement	2466567
4/25/17	Communication tactics	My son was in XXXX XXXX working and got a ticket. The truck he was driving was in my name. I have paid the {\$90.00} fine and will mail in the morning. The company is Transworld Systems Inc that has been hired to collect this balance. I am XXXX years old an d just retired after working 52 years. I feel I have earned the right to be talked to respectfully. I would like for the young lady to be reprimanded that was so rude and disrespectful to me when she called. I have a credit score of XXXX and pay my obligations and have my entire life. I look forward to an apology at least. Sincerely, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX , FI XXXX cell XXXX	2465305
4/25/17	Attempts to collect debt not owed	on XXXX XXXX , XXXX i settle a debt of XXXX dollars for XXXX dollars, they were supposed to take it off, of my credit report, but they did n't they still show that i owe a XXXX dollars. I call them various times and asked to be fixed they always tell me that it is being updated but it is not.	2465575
4/25/17	Attempts to collect debt not owed	This is in response to CF PB Claim Number XXXX . In the original CFPB claim XXXX , I stated I did not owe any debt and that I wanted to contest. I said I had aske d Transworld for an itemized invoice but they did not provide one. It seems Transworld responded by sending another invoice that IS NOT itemized. I will not pay an invoice that is not itemized, especially if I have never done business with Transworld or the debt they are allegedly trying to collect in the place of XXXX . I have not used XXXX in recent memory.	2465532
4/24/17	Struggling to repay your loan	Hello, I was a student at XXXX XXXX College. I had taken out loans when I started school XXXX of 2016 wi th the schools financial department, this was my first college that I had ever attended so I 100 % put my trust into this school. I was told that I would have to make a payment every month towards my school loan to stay in school I then stated to them that I was a single mother and my pay checks that I were getting were toward my living expenses and my child 's. So they offered my a stipend to help pay the loan. Then on XXXX XXXX , 2016 ev ery student received a message stating XXXX XXXX College has permanently closed effective immediately. We were not given any notice this was shocking to everyone. I called XXXX who is with XXXX XXXX XXXX XXXX and they had no knowledge to what was happening and that I would be contacted for future information. I did not receive any phone calls for this matter. I then had to look into to other schools and found one XXXX XXXX University who did a teach out and were able to continue but of course for a cost. I am now in my second term there which is actually XXXX quarter there and since being there have been paying on my tuition there. XXXX XXXX college did not leave any funds in my account, they took all my financial aid and my Pell grants so everything in this school is out of pocket. I am currently paying the little I can every month and still have a balance of {\$5800.00} not including the next term if I do pass. With all this going on I have recently received a letter stating that I must pay XXXX XXXX XXXX XXXX {\$4100.00} which is upsetting because I did not receive my education from XXXX XXXX , the agreement was that I pay back the loan and XXXX XXXX College provide me with my education to complete my XXXX . They just Abandon all of the students and left them with the debt and left us without a degree.The school shut down with no notice, when signing these contracts that never stated what was to happen if the school closed, the only statement that was ever said was if you chose to leave school that I would be responsible, which is fair but I did not make that choice, instead the school was shut down immediately with out any notice. I now have to pay out of pocket to this new school just to finish my education, and I do n't believe that is fair as a single mother just trying to continue on for my daughter to have to pay this amount back. XXXX XXXX College stayed with this money, I did not leave school. did not take an absence or leave, did not fail in my classes but this school just shut down without any notice to anyone. The news was there the day before we were having class normally and not once did anyone say anything. That is completely heart breaking. I am Upset, hurt, discouraged when all I want is to finish my education. I can not pay for these loans with the loans that I have for this new school. There was a breach of contract and XXXX XXXX College should be held liable. Thank you for your time	2465100

Date received	Issue	Consumer complaint narrative	Complaint ID
4/24/17	Communication tactics	I have student loans that my mother cosigned for. They intercept my tax refund every year although I have been paying \$ XXXX / month also. I have not been able to pay this year but they did receive over {\$1000.00} from my refund. My mother (who cosigned) is elderly and on SS. I am currently unemployed due to no transportation (very rural area). We live together and between the XXXX of us (XXXX separate cell phones) they call a minimum of 15 times daily. They use many different numbers. This is Transworld Systems Inc. The lady XXXX was abusive verbally to me when I answered several months ago. They 've been relentless since at least XXXX . We are 100 % fed up with so many calls every day. I will not put up with being told I am a " burden on my mother " and " need to get a job " again. I 'm currently unable to make any payment but the ones I have add up to over \$ XXXX /month. This company needs to stop their bullying and harrassment!!	2464821
4/21/17	Dealing with my lender or servicer	I took a private student loan on XXXX XXXX , XXXX . I was supposed to start paying the loan in XXXX XXXX . My mother was the co-signer on this loan and she included this loan in her bankruptcy in XXXX XXXX . In XXXX XXXX my mother dismissed her bankruptcy and contacted XXXX , the owner of the loan at the time, to ask them to re-affirm the loan so we could start making payments. We were told the loan had been charged off and there was no way to make payments on the loan. I never made any payment on this loan and it went delinquent in XXXX XXXX . Recently I was contacted (7 years later) by XXXX different collection companies trying to collect on this loan. I informed all three companies that the statutes of limitation in California is 4 years and I have no legal obligation to pay this debt. I have asked all XXXX companies to stop calling me, however I continue to receive collection notices and phone call to my cell phone, home phone, and my mother 's cell phone. The XXXX companies are : 1) XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX PA XXXX Phone number XXXX . They are demanding payment of {\$20000.00} 2) XXXX XXXX XXXX , XXXX XXXX . XXXX XXXX XXXX , NY XXXX Phone number XXXX . They are demanding {\$16000.00} 3) Unknown company, received letter by mail with no Company address, Phone number XXXX Processing number XXXX . They are demanding payment of {\$19.00}. I have copies of all three letters/notices.	2447680
4/20/17	Cont'd attempts collect debt not owed	I joined XXXX XXXX for a personal trainer, after receiving a personal trainer by the name of XXXX . We setup payment dates which the money would be taken out on. One week prior to the first payment due, I reached out to XXXX to reschedule the first payment. XXXX was very understanding and she would let management know about the change. XXXX told XXXX another personal trainer and XXXX said he could change it but he never did. XXXX reason for not changing it was because he had personal family issues going on but that is not a good reason not to do your job plus that was unfair to me. So the {\$250.00} was taken out of my account and that let me in a bind. The same day the money was taken out, I went up there to get it resolved but they were n't understanding or compliant at all. They said it is what it is and they can not do anything about it in a very rude manner . So I cancelled my membership and they still want me to pay for a gym I stopped attending the same day they refused my refund.	2444996
4/20/17	Disclosure verification of debt	I recently received an identity theft alert on XXXX XXXX from the XXXX service as I was a recent victim of the XXXX XXXX data breach. This alert identified a new account in the amount of {\$160.00} that was posted to my credit file on XXXX XXXX by an entity named Transworld Systems. I immediately called to place a fraud alert on my credit file. Transworld Systems has never attempted to contact me about any debt in any amount before placing this on my credit report, and I am completely unaware of the alleged amount owed or what it is potentially for. I believe this is an attempt at identity theft and will also be filing complaints at the state level and considering legal action. I wish to file an initial complaint against Transworld due to the fact that they have provided me absolutely no information of any kind or even attempted to contact me by mail or phone to explain what this bill is for. Nor has Transworld sent me any correspondence or bills that I may review or dispute.	2444869
4/20/17	Dealing with my lender or servicer	This was to be a temporary credit through XXXX . They told me I was fully approved to cover my loans for school. After I had started to go to class they pulled me out of class to tell me that I did n't get approved for part of for tuition I needed. XXXX told me they could give me a temporary credit where I could pay the school back directly. After I graduated I started receiving bills from XXXX and then I called them they told me I had a private loan. I have called them and asked them to provide me with a copy of this loan or contact to show me where I ever signed an acknowledgement of this loan but they told me they can't provide it because XXXX is in bankruptcy	2443123
4/19/17	Cont'd attempts collect debt not owed	I moved out of an apartment in XXXX XXXX and received my final bill from my electric/gas company " XXXX XXXX " in MA. It was more than I expected (because I was canceling a " budget plan " too early), but nonetheless paid it via the automatic withdrawal that I had setup with my accounts that was in place the entire time I was in that apartment. I even confirmed with XXXX XXXX support staff that my outstanding bill would be automatically withdrawn for the full amount. Months passed and I received a letter from a credit collector " Transworld Systems Inc. " that I had an outstanding debt of {\$280.00}, which was not any of the amounts that I was told by XXXX XXXX which makes this highly suspicious. I told them that this was an error and they did n't contact me via mail/email/phone for another 4 months and then I got another letter in the mail. This needs to be resolved by them.	2442841

Date received	Issue	Consumer complaint narrative	Complaint ID
4/16/17	Cont'd attempts collect debt not owed	<p>I received this letter from XXXX/Transworld System continuously, and they claimed that I owned them a XXXX USD debt + XXXX collection fee.</p> <p>It might be a part of a duty generated in XX/XX/XXXX, but I did n't import any goods from outside USA. A guy from IL ask me to pay a bill for him because he do n't have a credit card. These goods were transported to his place directly, and I did n't know he was importing thing from the XXXX. Now I ca n't contact with him, and I do n't have money to pay the debt (I 'm already in bankrupt and I do n't have any income).</p> <p>The invoice num of these debt : XXXX The add of the guy who should own these debt XXXX, IL XXXX The phone number of him : XXXX</p>	2437129
4/15/17	Communication tactics	<p>This company recently bought a medical debt, they wanted to know if I got my XXXX on the XXXX of the month. They said they would keep calling until I paid. I told her I could not pay for awhile the bill is {\$500.00} but they will settle for {\$100.00}. Since then they have called my phone in the excess o f 12 times in two da ys but never speak, they keep it on mute. When I finally called back she said you do n't know what we want, I said yes your the same person I talked to and stop harassing me. She said she would take me off the list but hung up on me. They call from XXXX and XXXX they start calling at XXXX XXXX and today is Saturday.</p>	2437379
4/15/17	Cont'd attempts collect debt not owed	<p>XXXX XXXX therapy is trying to collect {\$40.00} as a co-pay for the days I did not seek their services. I have called the XXXX facility in XXXX MA to clear the matter twice and was told both times that the charge was an error due to rescheduling conflict. However, I kept getting bills from XXXX. Recently I received a letter from Transworld systems inc about debt collection.</p> <p>I was a poor tactic from XXXX to forward this to the debt collector, while their XXXX MA branch kept telling me that the issue is resolved.</p>	2437053
4/14/17	Dealing with my lender or servicer	<p>I am trying my best to make payment arrangements with my lender since I can not make the monthly payments. I do not make enough money to pay what they are asking for. I have submitted the paperwork that they requested 3 times. On my paperwork I specifically indicate that I am asking to make payments arrangements and NOT asking for forbearance. They keep insisting they are not receiving my paperwork and in the meantime keep charging me late fees. I have called and asked to speak to a manager and nobody at this company listens to anything I 'm saying. I feel like I should not be charged late fees because they are disorganized and do not process paperwork in a timely manner. This lender is responsible for collecting for XXXX University which was sued recently for fraud. It seems like they are trying their best to add fees on top of more fees instead of working out a payment plan with me which is not right. I paid enough money in tuition to attend this school only to have my degree serve me no purpose. I have not been able to get a job in my field of study and XXXX has not helped me get a job either. So now they 're trying to rob me of the little income I have. Someone please look into this and help me get this resolved. I am not asking for handouts, simply want my request processed properly and allowed to make smaller payments a month until the account is all caught up and not be charged late fees.</p>	2435381
4/14/17	Communication tactics	<p>I received 3 phone calls today from Trans World Solutions Inc. one phone call was at XXXX HST, XXXX HST and XXXX HST. All calls came from XXXX.</p> <p>During my call i originally spoke with XXXX XXXX. He did not want to give me the company address and transferred me to his supervisor XXXX XXXX who did share the address (XXXX XXXX XXXX XXXX, DE) but did not want to share the professional license number. He then Transferred me to the manager XXXX XXXX XXXX. XXXX continued to state that he could not discuss the professional license number with me and then said " since you do not want to confirm your address we can not disclose this matter. " I requested several times after being on the phone with 3 different people over the course of 10 minutes for a verification of who they were and was unsuccessful doing so. I have no problem paying the debt, but I do have a problem with unprofessional and sneaky service. I should not have to provide ANYTHING to them without them verifying who they are.</p>	2436261
4/13/17	Cont'd attempts collect debt not owed	<p>A medical bill was transferred to this company after the doctors office filed it incorrectly. I started making payments in good faith while I fought with the insurance company over the payment of the bill. Upon the successful discussion with the insurance company, I was notified that the insurance company paid the bill in full. On XX/XX/2017 I spoke with Transworld and it was requested that I send the notification (EOB) from the insurance by fax. I sent it at XXXX that day. I called back on XX/XX/2017 and was told the faxed document had been received and I would be contacted on XX/XX/2017 and told the status of my refund of the payments that I had made up to this time. I never received a call back. I called again the morning of XX/XX/2017 and was told that they had no record of me or my account. I called back again and was told the fax had not been transferred to the needed department and they asked if they could call me back in a couple of days.</p>	2433992

Date received	Issue	Consumer complaint narrative	Complaint ID
4/13/17	False statements or representation	I checked my credit report at a mortgage lenders office. A TransWorld Systems has reported a delinquent collections from a medical bill in 2011. I called to settle this issue. They claimed that " the client " does not offer settlement options and I need to remit the full amount of {\$940.00} ({\$220.00} from XXXX/XXXX/2011 and {\$720.00} from XXXX/XXXX/2011). I called the " client " they mentioned to discuss repayment or settlement options (the hospital). They informed me that it was well past the statute of limitations, it is an old bill, and it has been deleted and is no longer in there office. At this point I called TransWorld back and relayed the information and continued to offer a settlement in order to close the debt with a one time {\$500.00} Visa payment (over 50 % of the original amount). They continue to tell me that " the client " does n't offer settlement or does n't have settlement guidelines. When I called the hospital back they informed me that they do not even work with this organization anymore (TransWorld). I 'm simply trying to to take care of this the best I can and it seems they continue to feed me false information on the origin or settlement options of this debt.	2431245
4/12/17	False statements or representation	I opened a credit card with XXXX (XXXX) in XX/XX/XXXX. In XX/XX/XXXX I was separated from service with the XXXX with a debt I could not pay and I remained unemployed until XX/XX/XXXX. The debt was sold to Transworld Systems Inc. in XX/XX/XXXX-XX/XX/XXXX while simultaneously Treasury Offset was initiated by XXXX. Recently (XX/XX/XXXX) I received a letter from Transworld Systems Inc (TSI) telling me that the balance that I owe was several thousand over the initial debt and that TSI was attempting to garnish my wages. I contacted XXXX to provide me with the initial debt amount, I was told by a representative that they did not have that information. XXXX has collected my tax returns since XX/XX/XXXX leaving me with nothing and has allowed TSI to charge interest on my debt while not providing any evidence to support the continued offset of my tax return. I have contacted TSI for verification of debt with no response. I am currently seeking legal counsel for this blatant disregard of Federal law simply because XXXX is considered a Federal Agency. Please advise or take action on this matter, I am not the only one who has been placed in this situation.	2432954
4/12/17	Cont'd attempts collect debt not owed	XXXX, want to collect {\$8.00} dollars postage charge which I did not own. Instead of communicating with me in person, they just sell my personal contact information to a debt collector without my personal consent or knowledge.	2429428
4/11/17	Communication tactics	Debt collector robo calls phone after XXXX. Person they are calling for does not live at residence.	2427370
4/11/17	Cont'd attempts collect debt not owed	I am a victim of identity theft and someone used my personal information to open up an account with XXXX/Transworld Systems, Inc. The account is a fraudulent and unauthorized account and do n't belong to me. The account resulted from identity theft. I have been receiving harassing and threatening telephone calls and death threats in regards to the account with Transworld Systems , Inc .	2431132
4/11/17	Cont'd attempts collect debt not owed	I have been receiving a bill in the amount f {\$60.00} from the XXXX. I have called this office several times to dispute the erroneous bill and was told it was a mistake and I owed nothing. However, it seems the XXXX office submitted the erroneous bill to a collection agency ; Transworld Systems Inc . I am receiving letters of collection from this group despite being told I owe nothing and it is a mistake. I am very concerned, frustrated and angry for the time I must now invest to protect my credit rating. Can you please assist with resolution? I have a voice mail transcription from XXXX supporting my complaint.	2426808
4/11/17	Cont'd attempts collect debt not owed	Nursing home where my mother was staying is trying to collect a debt that she owes from me. I am her daughter but did not sign her into the home nor do i have Power of Attorney.	2430553
4/11/17	Cont'd attempts collect debt not owed	Transworld claims I owe for XXXX and continues to harass me.	2429327
4/10/17	Communication tactics	In addition to repeated and frequent calls, when I have reached out to them as well as the original debtor (XXXX), Trans world systems has continued to lie to me, telling me that I HAD to make payments to my account (even though they have set up 2/3 debt collections from my Military Pay as well as taken 100 % of my tax return). When I was told to file for hardship paperwork (in order to get the 2/3 's debt payments reduced) by the original debtor through Trans world, I contacted trans world and was told that they do not have hardship paperwork available that I would have to make payments to them only. I called the original debtor back and told them and was told that Trans world is lying to me and that I needed to call again to get the hardship paperwork sent to me. My contact at Trans World is XXXX.	2428699

Date received	Issue	Consumer complaint narrative	Complaint ID
4/8/17	Cont'd attempts collect debt not owed	Transworld Systems Inc sent me a debt collections bill in the amount of {\$64.00}. I do not owe this alleged debt. I have called Transworld Systems Inc, and they have used abusive and hostile communication tactics. In addition, the Transworld Systems customer service representatives have repeatedly hung up on me multiple times when I have called them. Transworld Systems Inc has repeatedly violated the Fair Debt Collections Practices Act with their repeated abusive and hostile debt collections tactics towards me. I do not owe this alleged debt nor do I want any further communication from Transworld Systems Inc as they have repeatedly violated the Fair Debt Collections Practices Act with their abusive and hostile debt collection tactics.	2425993
4/7/17	Cont'd attempts collect debt not owed	I have been contacted by mail from XXXX representing National Collegiate Student Loan Trust on XX/XX/XXXX. They are asking for balances of {\$26000.00}. This is the same company that tried to collect from us back in XX/XX/XXXX. These are loans obtained while attending school. Not student loans. Notice was mailed to them on XX/XX/XXXX to stop contacting us on a loan that was discharged in a bankruptcy in XX/XX/XXXX. According to a letter sent to us and a phone conversation from XXXX XXXX regarding these loans I nor my husband XXXX XXXX owe anything to NCSLT.	2424057
4/7/17	Dealing with my lender or servicer	I have had an account with Transworld systems inc for years now to pay off my XXXX school loan and since the beginning have had nothing but a terrible experience. First of all, I'm a XXXX, I do not make an hourly and when my account was open at XXXX years old - I did n't hAve the means to pay a XXXX \$ debt over night. You 'd think they 'd have some compassion for a child, on her own working to take care of herself. No. From the beginning people were incorrectly charging me (double charged me twice in a row) and although they fixed it when I caught the double charges they never truly stayed on top of my account as they promised they would. Since then, we 've had tons of issues all due to miscommunication with the company. The number I 'd call to for scheduling my year round payments (from there mailing letters) was wrong and took me to a company who stated, " this happens a lot I 'm not sure why they have n't released a new number but we 'll email them to let them know you 've tried to get in contact. " That company emailed them a total of three times for me. It took me months to Figure out how to get in contact with them to renew my year of payments (since the pryer year was up and you can only book a years worth of payments at a time) and when I finally did they said I accumulated more interest from the months of me not paying (when they were literally no where to be found it took the old company emailing them and hunting them down to get a number for me to call). So I bit the bullet, higher the amount I was paying a month to show initiative and kept making my payments on time as usual. For months now I 've been trying to pay my account in full to close the account at an attempt to settle. When I first tried I only owed about 2800 \$ but they insisted I pay double that in interest plus my tuition left from the school loan. Of course I could n't afford that, so i paid my monthly amount instead. The second time I called because I notice my balance was getting higher not lower, they said it 's the interest and said if I paid in full they could waive it, at the time I was switching job and was n't able to pay the XXXX \$ they said I 'd have to, so again I just made my monthly payment. All the while I was working with the same man, XXXX XXXX, with these settlements. So, using the number I had been calling for months, I tried again to see if my balance had lowered so I could pay in full and close the account. Teds number was n't working. That to me was very shady since I had already spoke to a lawyer who told me it was ridiculous they were n't trying to make a settlement with me since their job is to close the account and was I sure this was a legit debt collector. I immediately called again and spoke to two reps and a " supervisor " who just so happen " did n't have the authority to make any calls on accounts ", which I 'm sure was actually just a receptionist because obviously supervisors have authority to do such things. He sent me to about three different voicemails, all of which I left messages on. As a matter of fact, I 've probably left about XXXX messages in total this week alone all through out the company trying to speak with someone who would authorize me paying my now balance of XXXX. The " supervisor " said I 'd have to pay XXXX , how could that be? What is my insterest at 40 %? How 's my interest more than the amount I owe? And how is the number larger than it was before now after I 've paid more into the loan? That 's when it hit me, they WANT me to stay on payment plans so that the interest accumulates and I 'm forced to continuing paying monthly for years which they make money on. I 'm so beyond tried with working with this shady, incompetent staff, tossing me from person to person, lying, not knowing anything about my account and taking advantage of a young girl trying to pay of her debt!	2422971
4/6/17	False statements or representation	My son received XXXX twice with XXXX. The representative told me that it would be {\$75.00} but the amount they are attempting to collect is much more.	2422667
4/6/17	Cont'd attempts collect debt not owed	On numerous occasions I advised Transworld Systems based out of XXXX, WA that the individual that they were looking for was no longer an employee. After advising them of a wrong number they continued to call the very next day. I was never advised of the timeline for the number to be removed, only that it would be immediate.	2422558
4/6/17	Cont'd attempts collect debt not owed	Transworld Systems Inc. (www.transworldpayments.com) continue to call my home, harass my family, and send me letters for a debt of {\$120.00} for a medical bill that I paid over a month ago! I have shared the receipt, and yet they continue to harass me.	2422423

Date received	Issue	Consumer complaint narrative	Complaint ID
4/5/17	Cont'd attempts collect debt not owed	I called on XX/XX/2017. Showing {\$0.00} balance on credit report. Item was supposed to be deleted off my credit report. I called and spoke with Transworld Systems - they do not show any balance with them, but they are not able to provide any deletion per the supervisor I spoke with. They told me I needed to go through each credit Bureau. This is effecting my ability to get a mortgage refinance.	2420815
4/5/17	Cont'd attempts collect debt not owed	I have received 4 telephone messages from Transworld Systems Incorporated in the past month. They call once a week from XXXX and leave a message to call XXXX XXXX at XXXX. They explicitly state that it is an attempt to collect a debt. I did n't call back because I have not received any written notice of any debt, have no knowledge of any debt and they actually do n't indicate who the call is intended for.	2421334
4/5/17	Improper contact or sharing of info	I was seen by XXXX XXXX in XX/XX/XXXX for a XXXX. I presented my insurance information at the time of service and was never notified that I owed them {\$65.00}. They had my correct address and telephone number but never contacted me by mail or phone that I owed the money in almost 2 years. In XX/XX/XXXX they sent my information to a collection agency (Transworld Systems) who in turn reported it to the credit bureaus resulting which totally trashed my credit and dropped my score by XXXX points. I would have paid the debt had I known about it in the first place. It was n't until XX/XX/XXXX that I received a bill for the {\$65.00} from Transworld Systems.	2419391
4/5/17	Dealing with my lender or servicer	I went to a Mortgage Broker to see if I could get approved to by a house. I noticed that my loan from University Accounting Services was not listed. I called and asked why is was not on my credit report. Both time I tried calling I was told they can not speak to me about my account and to contact XXXX, who is the lender. The second time I called I asked for the contact information so I could call them and they kept repeating " I have no information to give you. " I have tried looking up XXXX online to find their contact information and I cant seem to find anything. On my statement for this loan, the only contact info given is for UAS. At this point, I have no one to talk to about this account. Why would I continue to pay on a loan when I cant contact the lender. I 'm concerned about the handling of this loan.	2422098
4/5/17	Dealing with my lender or servicer	My private student loans were originally through XXXX XXXX , which were sold to XXXX XXXX XXXX , LLC . I made arrangements to have payments auto-drafted from my account and up until XXXX 2017, th ey were regularly paid. As of XXXX , they have stopped taking my payment. When I went online to see why, I could not view any information on my account. When I called to inquire about this matter, they told me that I am " locked " out of my account due to my accounts being in a charge-off status. The representative told me that my payment expired a year ago, so I have n't been paying enough each month. I have had absolutel y zero correspondence with them about this. They informed me that I have XXXX additional accounts (that I was completely unaware of) that are in charge-off status also. These accounts never showed up on my online account and was never mentioned in prior discussions. I asked them to please tell me what I owe, because this is the first time I am hearing about these other " accounts ". They told me that I would need to pay a fee of {\$100.00} for each account to " unlock " them and find out how much I owe. I have been dealing with all kinds of fraud surrounding my student loans after attending XXXX University and I am not sure how to handle this situation. They will not tell me anything about my account unless I give them {\$300.00} and I feel that it is my right to know how much money I owe. Please help me resolve this matter.	2421146
4/4/17	Improper contact or sharing of info	I have XXXX collection agencys trying to collect the same debt I called original company that I owe the debt to and they said that TRANSWORLD SYSYEM INC/XXXX should not be collecting debt however they are reporting to XXXX of the credit bureau they are trying to collect a debt that I do not owe them ...	2416912
4/4/17	Can't repay my loan	I took out a private student loan with a co-signer with NATIONAL COLLEGIATE STUDENT LOAN TRUST back in XX/XX/XXXX. Since then in XX/XX/XXXX I received summons for motion of judgement by default filed against me in XXXX County GA. The judgement was granted XX/XX/XXXX, even though I responded and contacted the company directly attempting to make payment arrangements. In XX/XX/XXXX the NATIONAL COLLEGIATE STUDENT LOAN TRUST went to XXXX County GA to file for garnishment with my employer and since then my wages have been held. I filed for a traverse which was temporary granted and now I 'm in need of getting the Judgement set aside due to fact the original Motion of judgement never included the co-signer nor The Plaintiff state the date the contract was breached or otherwise not complied with. Plaintiff also failed to mitigate damages by failing to take reasonable steps to reduce or minimize the damages experienced. The Plaintiff is seeking to recover more than entitled to recover in this case, and award of the judgment sought by the Plaintiff would unjustly enrich the Plaintiff. I am a single mother and this garnishment has created an extreme hardship upon me and my family.	2419021
4/3/17	False statements or representation	Had collection from a student loan on my credit report. The student loan however had went to court and had been settled. Was told by the collection company that they would remove the account off of my credit report, which they did. However, they will not give me written proof that they have removed the entry. All I require is a letter stating it has been removed from my credit report, yet they will not send one after several contacts with them.	2415833
4/3/17	Dealing with my lender or servicer	I had previously submitted a complaint against National Collegiate Trust (NCT), as i was unable to find out any information on the XXXX student loans they were servicing. They reported that they had the loans in their response to my complaint. However, when i contacted them again, they stated they did not have the loans. Now, I am being contacted by a debt collections agency for payment in full of {\$26000.00} for these loans. NCT never gave me the opportunity to make payments after my bankruptcy ended in XX/XX/2016 before the loans were sent to collections.	2415195

Date received	Issue	Consumer complaint narrative	Complaint ID
4/3/17	Cont'd attempts collect debt not owed	I keep receiving letters from transworld systems in regards to a debt that I was unaware of. I paid it the moment I became aware of it and called them on 3 occasions to report this and yet they still have not updated this. I am concerned they will mark my credit.	2415460
4/3/17	Cont'd attempts collect debt not owed	I was issued a traffic ticket number XXXX. I requested a contested hearing within the 15 day time limit. See page XXXX of attachment. I did not hear anything about this traffic ticket until I was sent a letter from Transworld Systems Inc that I received on XXXX XXXX, 2017 that requested {\$210.00}. See page XXXX of attachment. I mailed a dispute validity of debt letter today (XXXX XXXX, 2017) Transworld Systems Inc. See page XXXX and XXXX of attachment.	2416737
4/2/17	Improper contact or sharing of info	I work in collections so I am very familiar with all fdcpa violations. I was taught the most important rule is YOU MUST VERIFY WHO YOU ARE SPEAKING TO BEFORE DISCLOSING PRIVATE INFORMATION BY VERIFYING THE SOCIAL ETC. I was called by trans world systems, XXXX, she said is this XXXX, I said yes (just to trap her because anybody can just say yes) and she immediately went into what debt is owed, the amount, and my intentions of paying it back. I got her name, company name, advised her she never verified who I was and that she violated fdcpa regulations and asked to speak with her manager (XXXX.) I told XXXX that her rep never verified my social or anything else and that she violated fdcpa regulations. She told me she has been in collections for 10 years and so I asked her if she verifies the social before disclosing PRIVATE INFORMATION and she said of course. I asked what can she do to correct this problem and she said all she can do is apologize because her rep violated fdcpa regulations. I advised her I will be making a official FTC complaint and if needed will be contacting a attorney. Again she apologized and we ended the call. Also, in atleast one incident, multiple voicemails were left in one day which is also a violation of fdcpa.	2415168
4/1/17	Cont'd attempts collect debt not owed	I paid this account with the doctors office in full. They mistakenly turned it over to Transworld Systems Inc. Transworld Systems Inc then placed a " Major Deragatory " on my credit report. I had a arrangement with XXXX and honored it. To make matters worse XXXX misdiagnosed me and almost XXXX me. Thankfully I was rushed to a competent physician and had XXXX with in hours.	2414838
3/31/17	Cont'd attempts collect debt not owed	I borrowed {\$10000.00} from the XXXX (XXXX) in XXXX and in XXXX. After taking their finance charges and interest rate up front ({\$140000.00}) the actual monetary value that I received was {\$8600.00} for each year, {\$8400.00} of which went to pay my XXXX XXXX tuition for each of those two years. For a total Principal of {\$17000.00}, I paid XXXX \$ XXXX {\$30000.00}. I asked XXXX on many occasions to send me a statement stating that my Loan had been retired. I never got any response back from them. Years passed until one day, I received a call from a debt collector purporting to represent XXXX in their attempt to collect an outstanding {\$30000.00} debt that reportedly owed. Of course I disputed this and sent them documentations of payment I sent the Agency over they years. I never heard from that particular Debt Collection Agency or XXXX again, except every few years, another debt Collecting Agency purporting to rep rent XXXX will resurface and we will go through the same thing again. In XXXX this year (XXXX), up until the present (XXXX/XXXX/XXXX), I started receiving a barrage of harassing and threatening phone calls at all hours of the day, sometimes as late as XXXX ; on weekdays and on weekends. They would call one of my Mobil Phones by the hour-it got to be so annoying that I decided not to recharge the battery when it died down and instead started using my second Mobil Phone which is unlisted. I have blocked the multiple different numbers that they use only for them invent another phone number. They have so many deferent phone numbers- more numerous than the XXXX so it was futile on my part to try to keep blocking these numbers. Somehow, they got my work phone number and has been calling my practice non-stop and disrupting my daily clinic activities when I am caring for my patients. Despite my telling them to cease and desist, these threatening and harassing phone calls continue unabated. The calls have been relentless. Even though, I told them the debt has been completely paid off and I do not owe any debt, they threaten to sue and take my property. They have gone as far as fictitiously conjuring a figure of {\$130000.00} out of thin air as the debt that I owe. To make good on their threats, they have referred this non existent bogus debt to an attorney who in tandem with Transworld Systems Inc. continue to threaten and harass me and my family. They left a message with my wife to call them urgently to discuss the {\$130000.00} phantom debt or else they will take legal action against me. Despite telling them about the history of the XXXX Loan and letting them know in no uncertain terms that I have paid the debt in full, the harassing and threatening phone calls continue unabated. Sincerely,	2413163

Date received	Issue	Consumer complaint narrative	Complaint ID
3/30/17	Disclosure verification of debt	Trans world Systems Inc call nonstop from numerous different numbers several times a day, both robot calls and human callers. They never leave a message, when spoken with they refuse to give any info just want me to pay them I do n't know if I even owe as they refuse to send any info to validate. They threaten legal action w the courts, wage garnishment and use bullying tactics to get me to give my personal SS & DOB but refuse to give me any proof I owe any money.	2411004
3/30/17	Dealing with my lender or servicer	Transworld Systems is now servicing my defaulted student loans. They called me and I informed them to stop calling me about the matter. They acknowledged the request and said they would stop calling me. They stopped calling me for a couple days then began to harass me with calls again. I, again, called them back and asked them to stop calling me about the matter. They have not stopped harassing me after acknowledging the request twice.	2412152
3/29/17	Disclosure verification of debt	I relocated to the XXXX area for work and rented a small apartment for 6 months. The last month 's bill was not forwarded to my address which I had left with the rental agency. The debt of {\$59.00} was sold to Transworld Systems Inc by XXXX in XXXX XXXX, 3.5 years after I had moved out of the apartment. I was not aware of the any debt being owed to XXXX. When contacted by Transworld, I stated I was unaware of the debt, but researched it and determined I owed the amount. I agreed to pay Transworld and was told that my credit bureau would not be impacted due to the circumstances. That payment happened on XXXX/XXXX/XXXX. I have followed my credit bureau and my scores have been in the XXXX since that payment was made. My last update was on XXXX/XXXX/XXXX and my score was XXXX. On XXXX/XXXX/XXXX I applied for a mortgage and was told that my credit score had dropped to XXXX. This was due to a collection account being reported by Transworld Systems Inc . The same account that I had paid in XXXX of the previous year. I had contacted the company and was told that the account had a XXXX balance and was being reported as paid in full, which it was, but was also showing as a collection account. What does n't make sense is that Transworld reported the account as a collection account 7 months after it was paid in full and had not been reporting on my bureau during the months in between. They offered to send me a letter confirming a XXXX balance. I inquired as to why I was told by one of their agents that this would not impact my credit when I paid it and was informed that it was their policy to report accurate data to the credit bureaus within 45 days of a debt being assigned to them for collection. I asked for a supervisor and was denied. After a second call, I asked for the trade line be removed and explained my entire situation again. I asked for a billing dispute team and was informed that they would look into pulling the original call to determine what was communicated to me. I attempted to call back a third time to lodge a formal dispute, but was unable to get through to an agent. I was forwarded directly to a voicemail at XXXX est. I made multiple attempts with the same result. I disputed the trade line with XXXX, will file a dispute with XXXX and attempt to contact Transworld again. I do n't see how this company can place a trade line on my bureau 7 months after I paid as agreed in full and was told that it would n't impact my credit. I am looking for Transworld to live up to the agreement we made in XXXX of XXXX and remove this negative mark on my credit bureaus. I have made additional attempts to have this removed from XXXX directly and was unsuccessful. I spoke with a Transworld Systems supervisor on XXXX/XXXX/XXXX and he reiterated that their company policy was to report current status. He validated that I had called their office on XXXX/XXXX/XXXX to inquire that the reporting to the credit bureaus was fixed and he interpreted that as meaning paid in full. I stated that it was about removing it altogether as I was informed by a rep from their company that it would be after I made payment. He also said that what I was told by a rep in XXXX XXXX was incorrect and in fact that I could not review the call recording made in XXXX of XXXX and that no effort would be made to retrieve it. He suggested I write to the corporate office with a " letter of concern ". Again I am looking for Transworld Systems Inc to live up to their promise and remove this tradeline from XXXX major credit bureaus.	2410018
3/28/17	Cont'd attempts collect debt not owed	I keep getting calls from Trans World Systems, XXXX. I have told them on at least two occasions that they have the wrong person and phone number but the calls continue. In their recorded message they refer me to an XXXX at an XXXX number .	2408398
3/28/17	Incorrect information on credit report	Recent Hospital bill was placed in collections on my credit report for my adult son who has not been covered under my health insurance, since XX/XX/2009. XXXX Hospital then transferred the bill to collections company Transworld Systems. After multiple contacts with Transworld Systems as well as XXXX Hospital Billing, Transworld can find no information on any accounts in my name but a Derogatory report from their company remains on my Report. I have ran in to credit issues over the years and have been working diligently to repair my own accounts and it is disheartening to find Derogatory marks due to inaccurate credit reporting practices of XXXX businesses, that affect all aspects of my financial life. It makes me wonder how much of my former credit problems may have been caused this same manner and missed on my part prior to paying in effort of repairing my credit.	2407275
3/28/17	Cont'd attempts collect debt not owed	there is a electric bill in my name from XXXX energy that I disputed years ago. they said I owed XXXX and I never believed that I owed that much. years later I receive a letter in the mail XX/XX/2017 stating that I now owe on the same bill XXXX which is ridiculous. I do not agree with paying this large amount. especially when the beginning was only XXXX which I felt I did n't owe that much.	2407353
3/26/17	Cont'd attempts collect debt not owed	Owed XXXX a {\$30.00} fee and paid. Transworld Systems continues to try to collect the debt even after I confirmed with XXXX they received payment	2404571

Date received	Issue	Consumer complaint narrative	Complaint ID
3/26/17	Cont'd attempts collect debt not owed	XXXX collection agency reported a medical debt in the amount of {\$1400.00} to my credit report in late XXXX, I disputed this to XXXX and it was removed from my report, then was re-reported as TSI/XXXX collection agency for the same amount and same original creditor, I disputed again to XXXX in XXXX of XXXX but was not removed, I am currently disputing again and I am still waiting for a resolution. I contacted TSI/XXXX collection agency (also known as Transworld Systems) myself, spoke with 5 different people at their agency and no one can find any record of this debt in my name yet it is still being reported to my credit report every month. I even contacted the original creditor listed (XXXX) and they also have no record of my ever having a bill with their offices. Not sure how this bill keeps showing up on my credit report when their is NO record of my ever incurring such charges. I want this removed and the collection agency held accountable for this error.	2404523
3/25/17	Dealing with my lender or servicer	As a student at XXXX, specifically XXXX, I was demanded to obtain partial student loans from XXXX and the remaining amount from XXXX. While in school, XXXX staff continuously demanded that I repay the loan while in school or suspended until the balance was current. In addition, although I completed all of the required courses and internships, my certification was withheld and has not been released to this date. Moreover, while at school, I was pulled from class on several occasions to discuss the status of the loan, when it needed to be paid, and what the repercussions would entail if I did not follow through with accurately paying on time. The US Department of Education finally approved my XXXX to repayment and cancelled the federal loans obtained while at XXXX. However, XXXX sold my account to XXXX and XXXX in the midst of CFPB 's law suit. XXXX is reporting the account as adverse, negative, and as a charge off on my credit report and refused to remove the reporting.	2404459
3/24/17	Improper contact or sharing of info	Repeated unwanted robocalls to government work number where several people have access. This message indicates the call is regarding debt collection " This is an important message from Transworld Systems Incorporated, a debt collection company. This is an attempt to collect a debt, and any information obtained will be used for that purpose ... "	2403780
3/24/17	Disclosure verification of debt	This debt of {\$76.00} was paid in full to XXXX XXXX XXXX - XXXX XXXX. XXXX XXXX - XXXX, DE. XXXX. They forwarded my bill to Transworld Systems Inc. for collection and failed to inform them that I had written the final check of {\$76.00} and mailed it to them. It was cashed and I assumed the acct. was closed. I checked my credit report and I see this debt was never reported as paid in full and therefore still shows up as unpaid and OPEN. I need to get this collection acct closed and off of my credit report.	2402697
3/23/17	Dealing with my lender or servicer	I 've had several issues with my federal student loan managed by UAS XXXX. My account is currently set up for auto pay and it is scheduled to be withdrawn on the due date. They have changed the amount due on me twice after my auto pay was scheduled without updating my auto pay amount or notifying me of the change, and reflected both events as a late payment on my credit report. I spoke with them by phone on both occasions, and they could not tell me why it happened. I 've also contacted them in excess of XXXX times in the past year, both by phone and email to update my mailing address on file since I moved. They 've reassured me multiple times that they 've fixed the issue, and two days later my account is reflecting my old address. They 've sent tax and billing documents to my old mailing address because of this, which is extremely upsetting because of the information contained inside these documents.	2400946
3/23/17	Cont'd attempts collect debt not owed	Transworld Systems , Inc keep calling my cell & home number all hours, using different numbers. Askingfor my social securitynumber and other personal info. I asked them to send a bill if I owed something, they refuse. I have no outstanding debt.	2401687
3/23/17	False statements or representation	Transworld Systems , Inc. is reporting on XXXX that my debt has not been paid to XXXX. I have a receipt that says that as of XX/XX/2013 that I had a {\$0.00} balance on my account	2401450
3/22/17	False statements or representation	I am aware of the payment that I owe to the XXXX. Money was being deducted from my XXXX paycheck to satisfy the money owed and the deductions stopped a few months ago. If I still owe money I can continue to make monthly payments of {\$200.00} but the amount that they claim I owe does n't seem correct to my knowledge. I need someone to review my payment history.	2398479
3/22/17	Dealing with my lender or servicer	I have previously filed XXXX complaints asking for copies of the XXXX returned checks for my student loans proving that I ever received these loans and then cashed them. In the XXXX complaint XXXX they submitted XXXX check. In my XXXX complaint XXXX they sent XXXX more of the checks. This means I have received XXXX of the XXXX checks. I do not understand why they have been unable to send all XXXX at once. I would like to receive the other XXXX checks as soon as possible!	2400279
3/22/17	Cont'd attempts collect debt not owed	I was contacted by XXXX (XXXX) that I was delinquent on some payments. I contacted and paid them what they requested. There was an issue with some paperwork or processing and they sent it to collections Transworld Systems Inc. (TSI). When TSI notified me that they now held my account I called XXXX to verify. They apologized and said they would take care of it and that my account with them would still be active. To avoid any further problems I paid my account balance off with them. ({\$5000.00}). I have the email chain from XXXX, have received confirmation that I am in good standing with them. Fast forward three weeks following payment I get a bill from TSI for XXXX. There is a disconnect somewhere, however not between TSI and my credit report. I 've sent them all documents they have asked and they still will not remove me from there collection.	2399129

Date received	Issue	Consumer complaint narrative	Complaint ID
3/22/17	False statements or representation	My tax return was has been garnished twice for a total of about XXXX dollars for a debt from 2007. Last month, transworld systems incorporated sent me notification stating I owed them XXXX, I called and asked them why I have not once received notification prior to this latest letter regarding the debt, they stated they send one out annually. I 'm blown away that they can double the debt and collect on something over 10 years old and never send me anything stating I owe them money. The debt does not show on my credit report either.	2399183
3/22/17	Improper contact or sharing of info	XXXX was apparently not properly notified with a warranty deed and apparently not paid by XXXX company when I sold my house. I have received debt collection notices from Transworld Systems Inc (XXXX PA XXXX) alleging they were collecting debt for XXXX. However, my records clearly show the alleged debt was paid via drop box (XXXX in XXXX CO) and that check has been paid. XXXX is at fault.	2399329
3/21/17	Taking/threatening an illegal action	Debt collector try to collect on debt that do n't belong to me	2398085
3/21/17	Cont'd attempts collect debt not owed	I had an outstanding medical bill to XXXX (XXXX) which I paid. I am continuously receiving harassing phone calls during work hours and after work hours from TransWorld Systems (XXXX) a debt collection agency hired by XXXX. Transworld is also constantly sending me mail as well and now they are adding on interest fees. I have explained to TransWorld on several occasions that this has been paid and have given them the date it was paid. I also told them it was paid through the XXXX website as well and that I had a confirmation number for the payment. They continue to contact me. Today I called XXXX, I first spoke with XXXX who told me that there was no balance on my account, this I know, so I explained to her what has been happening and she said I needed to speak with XXXX and transferred me to her. I explained to XXXX what has been going on and that I have told TransWorld several times that this bill has been paid in full yet they continue to harass me. XXXX hung up on me, apparently this was her professional solution.	2397834
3/21/17	Cont'd attempts collect debt not owed	I received a letter from TRANSWORLD SYSTEMS INC. trying to collect for XXXX. I was in a clinical trial at XXXX, which caused me to be XXXX. XXXX assured us we would not receive any bills. When logging onto TRANSWORLD SYSTEMS INC., after going through the registration process, it states that they no longer service in the state of California, and they provide an " XXXX " number. I find this discriminatory towards deaf people since I ca n't call. I also find the process of disputing the complaint convoluted., since it refers you to the FTC website, which refers you to this Consumers Finance website.	2397072
3/21/17	Disclosure verification of debt	This account appears to be from XXXX XXXX XXXX I had in XX/XX/2010. It is unknown why car insurance company would attempt to file a bad debt as in NO means whatsoever did I request any type or form of credit line from this company. I switched to XXXX in good standing around that period and was not whatsoever carrying any kind of ongoing payment obligation to XXXX. More importantly, this account is noted from XX/XX/2010, XXXX is falsifying all reference to this account in effort to collect monies NOT owed. This account is causing me financial detriment and I will be filing with the state attorneys office for fraud as well the FTC if not immediately removed and deleted.	2395576
3/21/17	Improper contact or sharing of info	This company keeps calling me about a debt of someone else 's. I told them I am not that person several times and they keep telling me my number is off the list but I still receive a call almost everyday in which I answer with hello and they say nothing but hang up. The number that they are calling from is XXXX. Any help would be appreciated. XXXX	2397309
3/20/17	Cont'd attempts collect debt not owed	I took my niece to an XXXX when they came to visit in XX/XX/2014. I provided her insurance information but to my surprise, I got a collection letter stating that my insurance, XXXX, refused to cover the cost. I called XXXX and explained that XXXX would not pay because my niece was not covered under my military insurance. I supplied her insurance information AGAIN and thought it was all taken care of. A few weeks later, I started getting embarrassing calls from Transworld Systems Inc., basically accusing me of refusing to pay my debt (a debt that 's clearly not mine). At some point, I asked them to stop calling me, then they started mailing me collection letters. I have called them several times, provided my sister 's insurance info, she too has called them but for some XXXX reason, they refused to even listen to her, insisting I am the one that owes them. I have filed a complaint with XXXX credit reporting companies and to this day, the debt is still showing on my credit report. My sister called her insurance and they told her that because the medical center failed to do their due diligence and put in the paperwork, they could not pay the insurance, understandably so, since they chose to bill XXXX rather than the appropriate insurance company. The Medical Center had my insurance info on file because I had used them a few times in the past. I think it 's a bad practice to bill the wrong person/insurance and then refuse to correct their mistake. I am a service member, retiring soon from the military on XXXX, the last thing I want is to carry a bad debt and bad credit reporting into my unknown future, especially when the debt is not even mine. Please kindly assist in this matter. I need them to remove this debt from my credit report and completely remove it from XX/XX/2014 when they started reporting it. Thanks a lot for your assistance.	2396042

Date received	Issue	Consumer complaint narrative	Complaint ID
3/19/17	Disclosure verification of debt	I have a XXXX or XXXX and XXXX. Both card are consolidate as XXXX card with a balance of {\$7400.00}. Due to changes in my military status, I am no longer a monthly paid XXXX since XX/XX/XXXX. The hardship of paying bills become harder and I had to resort to payday loans. The end result is my XXXX was unpaid for several months. here is my complaint, I was to receive my XX/XX/XXXX tax return of {\$530.00} to be released on XX/XX/XXXX. I never received my refund. I was advised by the IRS automated system that my refund was paid to Transworld System Inc (TSI). I made inquiries to TSI and I had asked why is my refund taken. Customer services proceed to say to make payment arrangement. When I inquired why I never received a letter on this collection. They proceeded to say " no letter was return. " I continued to asked more than 3x for a copy and the proceed with the excuse " no letter was return. " until XX/XX/XXXX, I have receive an envelope with copies of transaction and a non legible or a very poor scan copy of letters sent to me in XX/XX/XXXX from XXXX. The letter is dated XX/XX/XXXX and the letter gives me 60 days of the date of the letter to sign an agreement for payment arrangement or a Treasury Offset Program will be implemented. 60 days from XX/XX/XXXX will not be until XX/XX/XXXX. my refund was taken from me to early. This violates the letter I never received. I spoke to XXXX customer service on XX/XX/XXXX to gather some information and I spoke to XXXX. She explained to me that various service members have lodge complaints with TSI, so why has nothing been done to rectify these complaints with TSI. TSI is punishing me with there high interest rate with a balance I checked back in XX/XX/XXXX of {\$12000.00}. today this balance has gone up to {\$13000.00} TSI has lied to me regarding letters sent out in XX/XX/XXXX. TSI has made it clear that I can not pay a single payment of the current balance due my credit report. Why has the FTC stopped this practice if various service members including myself being punished and my credit report will effected since collection will be on going and if I can the balance off in so many year, my credit report will still be negative for another 7 years because of the unauthorized collection practice and interest charges XXXX has suggested to me to inquire with TSI for hardship but the representative only laughed at me and said there is no hardship. I will soon receive my military retirement then my Social Security retirement. TSI will collect all my entitlements and leave me nothing to pay my mortgage, utilities and food. this is unfair to me since someone has given them rights to take this action.	2393906
3/17/17	Dealing with my lender or servicer	I am paying for this loan when the school is out of business the school is named XXXX. I am paying to UAS XXXX who is handling my private loan for something I do n't attend to and went out of business. I need help.	2392400
3/17/17	False statements or representation	Transworld Systems Inc. contacted me mid XX/XX/XXXX stating my debt with them (I had a student loan default) was bought by " another company " but TSI was continuing the collection services. TSI said they would no longer honor my previous payment arrangement of {\$120.00} per month which I have been paying consistently since the debt was bought by TSI. The telephonist was super aggressive and said they would only consider a monthly payment of {\$280.00}. They said they would contact my mother (who was the cosigner) and begin trying to collect from her and they would not stop until the debt was collected in full. The debt amount is around XXXX. I bargained them down to a figure of {\$140.00} per month. I then get a letter from TSI on XX/XX/XXXX (about a month later) stating they would " honor " my " previous payment arrangement. " I suspect they have this scam going where they attack people and get them locked into a new higher payment schedule before they send out any letters stating they 're obliged to honor previous arrangements.	2389946
3/17/17	Cont'd attempts collect debt not owed	Transworld Systems Inc. did not share information that the debt was paid in full with the original company, XXXX and thereby I was sent to collections, from XXXX to another collections agency. This continues to show up as an uppaid account on my credit report and thereby negatively impacting my credit scores.	2392560
3/16/17	Taking/threatening an illegal action	A lawsuit was filed several months after I had moved to another state from the state of California. Documents were mailed and served to my old address in XXXX. When I was made aware of the suit, I contacted the law office and was only able to speak with case associates who refused to acknowledge that I was not properly served. They have now gotten a judgement and filed for wage garnishment and I was not notified of either. Whenever I call the law office I am told different things and spoken to very harshly and without any respect. I was told they do n't have to do anything because I lived in California when the suit was filed and would not allow me to submit any proof and refused to do anything to rectify their error except make a settlement with me for a monthly payment that I could not afford. I also was threatened with if they remove the lawsuit from me then they would garnish my grandmothers assets because she is a co-signor.	2390058
3/15/17	Improper contact or sharing of info	I lost my job as a XXXX at local XXXX because this creditor kept calling and calling. Left voicemails for me on a public non secure line with SENSITIVE information, was ultimately fired bc they did n't stop calling despite my request. New employment, they just found me again and contacted me three times this week at this office. I am in jeopardy again of the same situation.	2389477
3/15/17	Disclosure verification of debt	While doing an extensive search of this company. I found out that their license has expired in the state of MD and majority of their offices are closed. The address listed on my credit report is not the same address listed in the search results.	2389027

Date received	Issue	Consumer complaint narrative	Complaint ID
3/14/17	Dealing with my lender or servicer	I attended XXXX from XXXX. Was promised job placement and guaranteed my credits would transfer to other colleges but instead I received a useless degree that no one would accept and racked up about 40k in private and federal loans. Advisors had no ideas about career paths or educational requirements for these. I was even told that job placement was more for medical students than XXXX majors when I attempted to get assistance. I was registered in classes that I did n't have to attend just sign in at the beginning of the week. All I wanted was to get a decent education to stay off the streets and instead I 'm being drowned in debt and had to start from zero to get a degree at XXXX. Apparently XXXX sold or partnered up with University accounting Services in order to continue stealing students money.	2385909
3/14/17	Disclosure verification of debt	I was checking my credit report and found that I have a brand new account in collections from Transworld Systems. There was NO information on this account, it is mostly blank fields and says that I owe {\$140.00} to Transworld systems, date opened XX/XX/XXXX. I called the debt collector and spoke to a representative. The lady on the phone told me she had trouble finding the record but after lots of pushing, she told me it was from a company called National grid (which I do not recognize) dated originally from XX/XX/XXXX. I told her that I did not recognize the debt and it was also from a different state than I lived in, and lastly that it passed 7 years and I was beyond the statute of limitations regardless and requested a verification of the debt. The representative told me that transworld does not send verifications and that 'the best they can do ' is to ask the original company to send me a verification soon. Its been XXXX weeks and I have not received it. They refuse to validate the debt and they also illegally re-aged my debt and it destroyed my credit score.	2386845
3/13/17	False statements or representation	Goal : Getting my delinquencies from XX/XX/XXXX - Present expunged under my credit report and loan in Deferred status. I have a private student loan that has been sold to University Accounting Services (UAS). I am a current XXXX full time student in a four year university and am concerned about improper reporting on my credit report. I have taken time off school but have been in full-time attendance from XXXX - Present and would like the delinquency on my credit report for these months taken off under deferment or forbearance. I am not currently employed while I am in school. I have called the following times to the company in order to resolve this issue. XXXX XXXX - called and talked with XXXX XXXX XXXX - called and talked with XXXX and sent in Deferment forms to XXXX XXXX XXXX - called and talked with XXXX and XXXX XXXX XXXX - called and talked with XXXX XXXX XXXX - Got a call from XXXX saying he would communicate with my client rep XXXX XXXX - called and talked with XXXX XXXX XXXX - emailed XXXX XXXX XXXX - called and talked with XXXX to confirm once again that the loan was private XXXX XXXX - called and XXXX mentioned he would email/talk to my client rep for an update and send me an email of confirmation (never received email) All calls since XXXX were under the goal of getting my delinquencies from XX/XX/XXXX - Present expunged under my credit report. The company has not been very helpful in giving me the options I have available to me given my student status and financial situation. They will not let me talk to the client rep in charge of my account, instead I have to talk to a proxy (XXXX) who then says he will communicate anything I need to say to the appropriate parties. I am not disputing the validity that I borrowed for student loans, I would just like credit report to reflect the truth of my current situation.	2383383
3/13/17	Cont'd attempts collect debt not owed	Received a call from a phone # XXXX stating that I owe {\$280.00} and the doctor had been trying to collect this since XX/XX/2015. The caller had my name, birth date, doctors name and address. I called my doctor and they had me call their billing department and they stated that I had a zero balance. The " collection " agency " Transworld Systems " also gave me this number to call them tomorrow so I could pay this so called debt (XXXX) to prevent my credit from being effected.	2383735
3/13/17	Cont'd attempts collect debt not owed	Transworld Systems is reporting that I have a debt with them from XXXX. This account is not in my name. The account is in the name of XXXX. I have disputed this account, but they continue to report it on my credit report.	2383273
3/11/17	Cont'd attempts collect debt not owed	This company reported a Debt to the credit bureaus that is not mine, this is a fraudulent account that was opened in my name, I reported this fraudulent activity to the police and the FTC. This same debt was reported to my credit last year and the credit bureaus verified and deleted this account. also I found out that this is a new collection agency trying to collect on an account that is not mine and I clearly had this account investigated a year ago. I also am a XXXX and I live on campus, I did authorize the company to call my school for proof, I do not pay for any utilities and I do not have any utilities in my name, My college pays for all room and board with my financial aid.	2382521

Date received	Issue	Consumer complaint narrative	Complaint ID
3/10/17	Dealing with my lender or servicer	I have been disputing the amount owed to XXXX for two years. Every time I ask for proof of payments I 've made to XXXX from both XXXX and the various debt collection agencies I get NO response. This letter states that XXXX had paid a default claim to the original lender. This in my opinion is a fraudulent payment made on my behalf ultimately costing the american tax payer. Now Transworld Systems XXXX XXXX PA, XXXX has sent me a letter stating my debt is in default and is threatening to sue me for the amount owed. This IS the FIRST time I 've heard from this collection agency. By their own admission they received this debt on XX/XX/2017. They have no records that this has been in dispute and they immediately defaulted my loan and has sent this info to the credit reporting agencies. This is unacceptable collection practices. Every time I tell a collection agency that this is in dispute they " sell " it to another collection agency and I am back at square 1 in trying to gain the information to compare with my own records. I firmly believe that when I lost my job two years ago I only owed approx XXXX for both loans total. These collection agency 's and by inference XXXX are stating that i owe XXXX (rounded) PLUS interest and collection fees bring my total to XXXX. Which by the way is a different amount that I was told by the last collection agency. I want an investigation into my history concerning the various agencies attempting to collect this debt. it is my contention that this debt has passed thru at least 6 different agencies all as soon as they here its in dispute they pass the buck to the next agency causing me and my credit report serious harm and harassment. I will be contacting a lawyer concerning this at this point because two years of trying to request info which by law I have every right to receive only to be given the run around and threatened is beyond the pale.	2379028
3/10/17	Cont'd attempts collect debt not owed	Transworld System Inc XXXX XXXX XXXX XXXX, XXXX XXXX, OH XXXX sent false debt collection letter for a {\$680.00} debt to XXXX XXXX XXXX XXXX. I have never heard of, less been to XXXX XXXX XXXX XXXX. They carefully omitted the details of who it was and the details of who actually owes the debt and imply it 's mine. This is deliberate corporate malfeasance.	2382200
3/8/17	Communication tactics	They call my cell number and my home number on the same day. They call both each day. They call and dont say who they are and ask for personal information. I have spoken to them and explained that this was an insurance error and that it would be paid in a week and asked them to stop calling for one week to see if it gets resolved. I also told them if it is not resolved in one week that I would pay it. I have asked them to stop calling and the above info XXXX separate times. They call from multiple unidentified numbers.	2378306
3/7/17	Cont'd attempts collect debt not owed	I continue to be billed for a XXXX service on XX/XX/XXXX by XXXX XXXX was paid by XXXX under claim number XXXX dated XX/XX/XXXX paid the bill XXXX % of billed charges. they have sent me to a collection agency XXXX Ref # XXXX XXXX they are wanting {\$730.00} total charge amount when this was paid. I have told them over and over and they are trying to ruin my credit and they have been paid already. I dont know what to do I feel like this fraud and they are trying to double dip. I need this taken care of because nothing is owed to them and the information has been provided to them multiple times.	2373794
3/7/17	Disclosure verification of debt	I received a bill from the original source XXXX XXXX XXXX account # XXXX. I wrote a letter to them asking for an itemized bill and to please re-submit the claim to XXXX XXXX because I had exceeded my out of pocket expenses for the year. They did neither request. I was then contacted about aq month ago from a woman saying she was collecting a debt. I told her the same information. She asked for personal information to be confirmed because she would be having the company sending me medical information. I received nothing from her or the company. Yesterday I received a letter from Transworld Systems Inc concerning this debt with the amount claimed and the company on it. My wife and I went to buy a car on XX/XX/XXXX/17 and I was told that my credit score had gone from an XXXX to XXXX because of this " debt collection ". At no time have I refused to pay. I asked that it be submitted to XXXX XXXX again. At no time was I told I was being put in collections. This company XXXX sent me a bill with no explanation. I have never contracted with them for anything and they are paid by XXXX XXXX XXXX XXXX, MO to read XXXXs and XXXX. They then bill the patient for the difference between their full charges and what XXXX pays them. At no time in the process does anyone explain that a patient must pay the hospital, doctor and then another bill for the same service. I have had a 40 year history of excellent credit ruined by Transworld Systems because it was easier to ruin my credit than to answer questions or provide information. I would like my credit restored, and for XXXX and XXXX to submit the bill back to XXXX XXXX to be paid. At this point I have been severely punished for something I only wanted them to do their job..	2374880

Date received	Issue	Consumer complaint narrative	Complaint ID
3/6/17	Disclosure verification of debt	I filed a complaint and received my response. In it included only XXXX photo verification of a returned cash check of the loans they claim they owe. There are XXXX total loans. I would like to know why I only received a photo of XXXX of the cashed returned checks on the loans. I would like to receive the other XXXX to verify that this is legitimate. I dont understand why they would not include all XXXX to begin with. I am very concerned that all of these loans are not legit and that I never cashed the checks for them in the first place.	2373850
3/4/17	Disclosure verification of debt	XXXX with Transworld Systems Inc. called and left message regarding a debt they feel belongs to someone with a name similar to mine. I returned XXXX 's call and spoke with XXXX. XXXX never voluntarily disclosed that we were speaking on a recorded line. I had to ask twice before she told me that call was recorded. I provided XXXX the file number and she wanted me to self identify with personal data. I demanded Transworld Systems Inc . Cease and Desist with emphasis that we were speaking on their recorded line. She was not willing to honor my demand because I refused to self identify in order to verify my personal information, proving I was the person in question. I asked her to tell me what information she had and I would verify hers. XXXX refused to cooperate. I demanded that she contact me in writing.. As I felt completely suspicious of potential fraud. I asked her to mail me documents which her organization has that created said debt. XXXX told be that was not possible because they could not verify my identity. I am not aware of the matter in question. I need a signed promissory note with my signature to prove they have legal standing to contact me regarding this matter. In addition, I filled Bankruptcy, therefore Transworld Systems Inc. needs to contact my attorney. XXXX, Attorney at Law in XXXX, CA. to discuss this matter. Again, this matter causes me great anxiety being that the representatives of Transworld Systems XXXX Inc. are called me randomly without concrete proof they 're calling the debtor of interest. has called me out of the blue despite a bankruptcy, and they have an expectation for me to provide them with personal information that puts my identity in unknown hands. They 've contacted me on a recorded line without revealing the call was being recorded (proof of this lack of disclosure available upon request.). collector has grossly violated my rights under the Fair Debt Collections Act. I do not know why this entity has contacted me. I do not have any business with them. They do not have permission to contact me. This was an unwelcomed/unsolicited call.	2371760
3/2/17	Disclosure verification of debt	Did not receive notice of right to dispute. I have a dispute with a pressure cleaning company who damaged my house paint by using chlorine. I intend to sue them. Debt collector should have given me a notice and right to dispute prior to attempting to collect debt.	2367430

Date received	Issue	Consumer complaint narrative	Complaint ID
2/27/17	Cont'd attempts collect debt not owed	<p>In XXXX XXXX I received a statement from my XXXX XXXX card showing a charge of {\$72.00} by XXXX in XXXX XXXX (this credit card was on file with XXXX). I disputed the charge because it was not mine and XXXX XXXX credited my account. Later the same month XXXX XXXX sent me 2 letters, one stating they had contacted XXXX and the other stating they 'd yet to hear back from XXXX regarding the situation ; pending no followup from XXXX, I could consider the matter closed as of XXXX XXXX, XXXX.</p> <p>However, in XXXX I received a " Past Due " invoice directly from XXXX for the same charge. I called XXXX on XXXX XXXX, spoke with a woman named XXXX, was able to get details regarding the charge and told her why I was disputing it (I live in XXXX, the delivery charged to my account was out of XXXX, and the delivery was to XXXX), and she credited my account and closed it.</p> <p>In XXXX XXXX I got a demand letter from XXXX stating my balance was past due! Despite it was supposedly closed in XXXX! On XXXX XXXX I called XXXX, spoke with a woman named XXXX in the Fraud Department, explained the circumstance, and she opened a case (# XXXX). I got a phone call from her on XXXX XXXX letting me know she had seen a scan of the delivery receipt in question (where I was mistakenly billed), that it was a billing error (incorrect XXXX account number entered by clerk), that it was not fraud but a mistake by XXXX, and the case was closed.</p> <p>Suddenly in XXXX XXXX I got a nasty " Statement of Recovery Enforcement " from XXXX XXXX XXXX (account # XXXX) on behalf of XXXX, regarding the same charge and balance, despite it had supposedly been taken care of twice already!! I emailed XXXX 's collections department, explaining the situation (again), on XXXX XXXX. I then received a letter (dated XXXX XXXX) from XXXX XXXX (not XXXX) stating they were ceasing collection efforts.</p> <p>I was away on a business trip with my husband from XX/XX/XXXX-XX/XX/XXXX, and at XXXX point, when I called our home to check voicemail messages, there were a few voicemails from another collection agency in XX/XX/XXXX (I do n't remember the name of the agency, nor do I have the number of the agent on my case). I did call the number twice and left voicemails (I did not write down the name of the individual because I could n't understand the name), although in my 2nd voicemail I briefly explained the situation and that they need to contact XXXX because it was taken care of. I never received another call and assumed this was (again) resolved.</p> <p>Then on Thursday, XXXX XXXX, XXXX, I suddenly received a " Seriously Past Due " invoice from Transworld Systems Inc XXXX file # XXXX) regarding the same XXXX charge from XXXX XXXX!! Supposedly this had been taken care of three times, presumably four (when I did n't received a return call in XX/XX/XXXX) and now past-due charges have been applied, totaling a balance of {\$82.00} ({\$72.00} + {\$10.00})!</p> <p>I am at my wit 's end!! I have contacted everybody I should have to get this resolved, and now I have another company harassing me!! I do n't know what else to do but report XXXX, XXXX XXXX XXXX, and Transworld Systems for constantly contacting and harassing me, for a mistake XXXX made, when I 've made multiple attempts to resolve XXXX 's mistake and had supposedly had it taken care of multiple times!</p>	2361552
2/27/17	Disclosure verification of debt	<p>My debt is from an emergency room visit that occurred after my health insurance had expired. long story short the doctor that " treated " me failed to do a XXXX associated with the condition and symptoms i was exhibiting and i was admitted to the hospital with XXXX in the weeks following. I was hospitalized and XXXX for quite some time. The bill in question was unchecked and thus went into collections, however i was never notified of this. I have never received any correspondence through mail, email nor received any phone calls regarding my debt being placed into collections with Transworld Systems. The only reason i ever became aware of it being in collections was seeing it appear in my credit report. Since discovering it i have had it disputed and removed from my credit report only to have it reappear a few weeks later. I disputed it again and this time it was not removed. it was after this i received my first and only contact from Transworld Systems which was a letter attempting to validate the collection. In the letter it provides a website of theirs to use in an effort to resolve the issue. The website however requires registration to gain access. And registration is only possible with a registration code that is supposed to be provided prior to being directed to the website. Which was never provided to me. There is a phone number listed to contact as well which i have attempted to call NUMEROUS times however no representative has ever answered. A prompt plays and asks you to hold until a representative is available however after roughly 3 minutes and 30 seconds the prompt replays and at 3 minutes and 54 seconds the line disconnects. Every single time. The situation is asinine and i want to resolve it as my credit is being severely ruined by these shenanigans and with no way to communicate it is infuriating and incredibly unfair. I researched this company and from what i have read i am far from the first person to be taken advantage of by them. An outstanding number of reviews and testimonials were incredibly negative and if they are true Transworld Systems should be subject to legal action.</p>	2362731

Date received	Issue	Consumer complaint narrative	Complaint ID
2/27/17	Cont'd attempts collect debt not owed	<p>This debt per my insurance company was not submitted. I have asked the doctors office multiple times to submit it to the correct insurance company for payment. They refuse to work with me. They refused to allow me to text them a copy of the insurance card. They do not have secured email to send the insurance card to. XXXX XXXX is the contact at XXXX XXXX XXXX and has refused to handle this situation in a professional manner.</p> <p>She has threaten to turn me to collections knowing very well that I have XXXX XXXX XXXX that will pay this in full and I would only owe a {\$25.00} co-pay and yet she refuses to allow for a secure way for me to provide the information to her to resolve it.</p> <p>I work onsite with clients in various time zones and ca n't do " old school phone calls " - they wo n't provide a portal and/or a texting ability to ensure I can securely send the information at a time outside of my normal working hours.</p> <p>They are on the verge of fraud for turning this to collections without processing to the insurance company that I have requested. My husband had me on his policy until end of XXXX 2016 and my insurance started on XXXX XXXX, 2016 so they were to either claim to his first mine secondary and/or determine what was going to pay out the best - mine policy was better and would only be a {\$25.00} copay.</p> <p>My feeling is that they are having to write off more with my insurance policy thus trying to use only my husbands policy so they can ask for more out of pocket from me - this is on the verge of fraud and not in the best interest of the customer.</p>	2361877
2/25/17	Disclosure verification of debt	Reporting debt owed with a new open date when in fact the Debt is owed is from 2011.	2361380
2/24/17	Dealing with my lender or servicer	I called University Accounting Services trying to re-establish a payment plan (XXXX) for my student loan for " XXXX " They advise me to call XXXX @ XXXX for them to advise me that my account is XXXX XXXX and they ca n't give me any information to contact XXXX by mail because they do n't even have a phone number for " XXXX " them self	2360828
2/23/17	Cont'd attempts collect debt not owed	<p>An online order in the amount of Approximately {\$2000.00} was placed with XXXX on or about XXXX, 2016. Said order was subsequently cancelled by the merchant due to the previously opened dispute stemming from defective merchandise etc ... I have never received said order or signed for the merchandise.</p> <p>Collection agency was requested to submit proof of purchase along with their DCA license number numerous times, however, failed to do so. Their correspondence was received in rapid ... less than a week between letters sequence ... that not only violated any and all rules and procedures listed in Administrative Code, but made it look like Debt Collection Agency did n't receive my response and/or did n't feel like responding to my correspondence ...</p>	2355041
2/23/17	Cont'd attempts collect debt not owed	I talked to representatives at Transworld Systems. I spoke with " XXXX XXXX " and her supervisor " XXXX XXXX ". I explained to them that I was disputing the bill of XXXX from XXXX XXXX Hospital. I explained to them that I needed an itemized bill. I explained to them that they should send this bill back to XXXX XXXX because I was not giving up my HIPAA rights to Transworld. XXXX insisted that they can get an itemized bill. I tried explaining about HIPAA. Transworld need to be educated about HIPAA because they can be fined with an enormous penalty. I work in XXXX and Transworld is violating HIPAA when they say they can get an itemized bill of health procedures.	2357970
2/23/17	Dealing with my lender or servicer	Soon after finishing college, I started paying on my student loans. My payment was much, but it was what I could afford. Years later, I find out that payment was only being applied to a small portion of my student loans since some are commercial and some are federal. I had no idea my loans had been split up. Last year, I discovered the issue and enrolled in the Loan Rehabilitation program. I was told many misleading things. First was that the fees and interest I occurred would be forgiven at the end of the program. Second, I was told I would be called at the end of the program to re-evaluate my payments as they were transferred out of the program. That did n't happen. I received no notification and we n't into default. Also, no penalties or fees were waived for completing the program. The entire student loan process has been filled with out-right deception.	2358908

Date received	Issue	Consumer complaint narrative	Complaint ID
2/22/17	Dealing with my lender or servicer	I was enrolled in XXXX XXXX at XXXX XXXX College. After a week of starting school, i was told by a financial aid representative that i was going to have to start making monthly payments to XXXX XXXX College for interest. I was told that if I did not make the monthly interest payments on time, that I would not be allowed into class until payment was made. I was then told that financial aid would not cover the interest payments, therefore i would have to take out a private loan through XXXX XXXX College so that I would be sure to make the monthly payments on time. The way the loan worked was every month the school would issue a check, which i would cash and then make my payment. I did not receive the full amount of the loan. It was a monthly check to make sure we payed our payment on time. XXXX XXXX XXXX College closed its doors on XXXX XXXX, 2016. Staff and students were notified through email on the same day it closed with no explanation. That next week the owner of XXXX XXXX College (XXXX) filed for bankruptcy. We later found out after trying to transfer to other schools that XXXX XXXX College maxed us out on our financial aid/pell grants/loans, making it impossible to transfer to any other school. I was told i would have to pay out of pocket {\$5100.00} per semester if I wanted to finish my XXXX career. I 'm forced to discharge my student loans and lose all my credits that i worked soo hard for because I simply can not afford to pay out of pocket. I am " low income " and may possibly fall under " below poverty level ". XXXX school was my dream, my chance to get off of government assistance and provide for my children and grandchildren (whom i have custody of). I gave up a lot while in XXXX school because being a XXXX was my passion. I went from a XXXX position at work to a XXXX position just so i can keep my grades up in school. I missed first day of XXXX for my grandchildren because i had to be at my XXXX at XXXX. I missed family birthdays, get togethers, sick days and dinners with my children because i made XXXX school my priority. That 's lost time I can not ever get back. XXXX XXXX College breached their contract with me by closing its door and not letting me finish my XXXX education. I do not feel like I should be responsible for a loan that XXXX XXXX College kept. Also i was told by FAFSA and Dept of Education that i was not suppose to be making any payments for interest until 6 months after I finished school. So I never even needed a loan that XXXX XXXX College told many students we needed to take out.	2356563
2/22/17	Cont'd attempts collect debt not owed	This debt has been paid	2355766
2/21/17	Disclosure verification of debt	In XX/XX/XXXX My XXXX accounts were transferred to Transworld Systems Inc. Th credit limit of the XXXX card was {\$6000.00}. There was about {\$5000.00} charged to the card. The XXXX card had a credit limit of {\$8500.00} and there was an outstanding balance of about {\$7200.00}. (I do not have exact amounts) My taxes have been offset through the XXXX program each of the following years : XX/XX/XXXX {\$8500.00} XX/XX/XXXX {\$2300.00} XX/XX/XXXX {\$1800.00} A few weeks in a notice dated XX/XX/XXXX I received a notice that I have an outstanding balance of {\$24000.00} Yesterday XX/XX/XXXX I called and requested an itemized list of fees and charges and was told they do not provide such information. The combined maximum credit for the XXXX accounts was {\$14.00}, XXXX. Payments through tax offsets have already totaled {\$12000.00} I am not sure what my rights are, but these fees and penalties seem unbelievably high. I want to address this so I can resolve it once and for all but I have no idea what I am being charged for. These collection practices are horrible. Any assistance you can offer will be greatly appreciated.	2354137
2/19/17	Cont'd attempts collect debt not owed	I recently pulled my credit report and discovered that this company has reported that I owe them a debt. To my knowledge I have never done business with this company and they have never provided me any goods and or services	2352027
2/19/17	Incorrect information on credit report	I was just discharged from Bankruptcy CHapter XXXX. I called numerous student loans I have to start a payment plan with them. I was told by XXXX that they outsourced my loans to Transworld Systems Inc . I contact them to start a payment process on XX/XX/2017. I set up 2 automatic withdrawals for {\$100.00} (for XX/XX/XXXX and XX/XX/XXXX) so my account would not go to collections. One {\$100.00} payment was ACH'ed on XX/XX/2017. I was told by XXXX of TSI that XXXX would settle for {\$12000.00}. I paid {\$12000.00} on XX/XX/2017 (and have documentation from my bank and numerous phone conversations with TSI). Now, TSI is posting on my credit that I am in collections and balance is UNPAID. I have called them twice to be told that the account is " settled and paid in full " although they keep hitting my credit with derogatory marks.	2351334

Date received	Issue	Consumer complaint narrative	Complaint ID
2/18/17	Taking/threatening an illegal action	<p>I have been contacted recently by a debt collector who has threatened to garnish my wages if I do not pay a debt.</p> <p>The account was closed in XX/XX/XXXX, and the statute of limitations on collection would have run out in XX/XX/XXXX. I was told " If I do n't start paying immediately, we will garnish your wages. " This debt is past its statute of limitations, and I 'm being called at work and threatened for a 6 year old debt.</p> <p>The amount of the debt has also almost doubled from the amount of when the account was closed, from {\$3700.00} to now a reported {\$5300.00}.</p> <p>I ca n't afford to shrug off over {\$5000.00} and they are not allowed to garnish my wages for this old of a debt, please help.</p>	2351249
2/17/17	Communication tactics	It 's actually XXXX of the above. This number calls me 3 times a day, one of the calls coming between XXXX to XXXX, and I 've had to resort to using a call blocker app to not have my phone go off during class.	2350876
2/16/17	Disclosure verification of debt	I have been informed by the original creditor that Transworld System Inc, is the collector for this debt, I have never been informed and or received any type written communication or notice from Transworld System Inc.	2344864
2/15/17	Dealing with my lender or servicer	I am the co-signer on a student loan for my son received in XXXX from XXXX. After some time XXXX took over the loan. My son graduated from college in XXXX. I completed a chapter XXXX bankruptcy in XXXX. Transworld Systems , Inc. sends me a collection letter. This loan has a charge off date of XX/XX/XXXX and the charge off amount {\$24.00}, XXXX. My most recent telephonic conversations with Transworld results in a settlement of {\$10.00}, XXXX. I asked them to confirm this agreement of {\$10000.00} in writing to protect myself. The payments would be {\$2600.00} for XXXX consecutive months. On XX/XX/XXXX I was told the letter requested would arrive in 7-10 business days. The letter did not come. I called back XX/XX/XXXX was told letter was not sent ; but now we will send. On XX/XX/XXXX I called to see if letter was sent. No letter sent. A manager, XXXX -- XXXX, told me to " trust " them ; that if after I send all the money if there is a problem, he would confirm the settlement agreement. CFPB I would like to start sending the payments while I have assistance from family, but I do not want to get " burned " when Transworld sends a collection for the amount I will save with this settlement. Otherwise, I am retired and on a fixed income. My son will be contributing to this reduced settlement. I just want some form of evidence to support the agreement of {\$10000.00}.	2346550
2/15/17	Cont'd attempts collect debt not owed	I have previously disputed this debt as not belonging to me. I do not go to XXXX hospital and was not seen for this debt. I previously disputed this debt with the credit bureau 's and it was removed but it was re-applied soon after. I have tried multiple times to contact Transworld Systems only to have them hang up on me. I am never able to reach someone to discuss this situation. I get transferred then the phone call disconnects.	2345259
2/15/17	Cont'd attempts collect debt not owed	I paid my debt of {\$190.00} on XXXX XXXX, 2016 to XXXX. I repeatedly get letters from Transword systems inc. Account # XXXX	2346322
2/15/17	False statements or representation	I previously spoke with both the hospital & collectors regarding this bill. Both said they were trying to help me figure out where the charges came from. I paid cash fees, upfront, for the procedure related to this bill. The itemized bill statement that was sent to me does not make sense in terms of how the miscellaneous charges add up. XXXX could not explain who charged the extra {\$500.00} on my bill & stated they would look into it & contact my insurance & surgeon.	2345776
2/15/17	Disclosure verification of debt	I was a member of the XXXX XXXX and was XXXX in XXXX due to injuries sustained in XXXX I had a XXXX Card with a {\$8400.00} balance in XXXX. So far, Transworld Systems Inc has collected a total of {\$8700.00} from my tax returns and an additional {\$1900.00} from my pay checks. I contacted Transworld Systems Inc and they informed me that they contacted via mail back in XXXX, but since they sent it to a wrong address, they said I forfeited a settlement and they took garnishment actions. I have not heard anything from them in 5 years, yet every time I turn around, they are taking money without me knowing. Had I not called The XXXX XXXX XXXX XXXX today, I would have never known about the garnishments of my wages. I have asked XXXX and TSI numerous times for a breakdown of what I owe and have yet to receive anything since XXXX. I am a little confused on how this is the slightest bit fair.	2345090

Date received	Issue	Consumer complaint narrative	Complaint ID
2/15/17	Communication tactics	<p>I was seen at XXXX XXXX XXXX on XXXX/XXXX/XXXX and the nurse copied my XXXX XXXX insurance card and my personal information. She stated they (XXXX XXXX) would submit the bill to my insurance and if there was a charge XXXX XXXX would bill me.</p> <p>On XXXX/XXXX/XXXX I received a collection notice from Transworld for the services I received.</p> <p>I contacted XXXX XXXX to pay my bill and complain that I never received a bill nor did they submit the bill to my insurance. The agent stated " They made a mistake and sent my account to collections and I will have to pay them " I demanded they take my payment and he refused. The customer service agent also refused to let me speak to a supervisor. After repeated demands to speak to a supervisor he promised his supervisor would call me back which he never did.</p>	2346209
2/14/17	Getting a loan	<p>Hello : XX/XX/XXXX, XX/XX/XXXX, I consolidate my student loans. Than XX/XX/XXXX I received a notice that my student loan for {\$7100.00} was being collected by a collection agency. When I spoke to the agency, they would not work with me, they wanted payment in full or they would garnish my wages. I could not get a loan or borrow this amount, so my wages were garnished. XX/XX/XXXX the account was paid and my wages were no longer garnished. As of this morning, I ran a credit report and it shows that National Collegiate Trust as me in collections starting XX/XX/XXXX is the amount above and it is not paid. I contacted the agency reference as collection agency XXXX XXXX XXXX at XXXX, they indicate my account was turned back over to National Collegiate Trust XX/XX/XXXX with no other status they could provide me. I am lost as to how to get this removed from my credit or show it has been paid in full on my credit. I am trying to buy a house and I am being denied for this account. Thank you, XXXX XXXX</p>	2344802
2/14/17	Communication tactics	<p>I visited a XXXX XXXX XXXX in XXXX of XXXX. They asked for my insurance information and submitted the claim to insurance. Apparently, my insurance company did not pay any amount of the claim, so they handed the bill over to a debt collector. I never received a bill from XXXX XXXX XXXX before it was given to a debt collector. The first time the debt collector called me in XXXX of XXXX, I still had not received a bill. The debt collector tried to bully me into paying over the phone. I told him I was uncomfortable giving my credit card information over the phone, especially since I had never received a bill. He was very aggressive and finally I had to hang up on him. The bill arrived to my house about a week later (on a Saturday, XXXX XXXX). The following Monday (XXXX XXXX), he called me 4 times while I was at work. I did not take the call. When I got home that Monday evening, I attempted to pay the bill online using the Transworld Systems , Inc. website. The unique code they gave me did not work and stated that I had to call them to pay over the phone. Instead, I placed a check in the mail. I do not believe it is appropriate to involve a debt collector before a patient has even had an opportunity to pay the bill. I never saw a bill from XXXX XXXX and only received the bill from Transworld Systems , Inc. after being harassed on the phone.</p>	2342626
2/13/17	Cont'd attempts collect debt not owed	<p>A medical procedure was undergone without my knowledge of the procedure 's price. It was called for by my physician, and I was not made aware of the cost for the procedure. I was not made aware that my insurance would not cover anything until the procedure was over. Due to my lack of consent, my legal obligations to pay this amount is questionable. Still, I am actively working towards paying this debt with XXXX. While I was working to pay it off, it fell into collection within 6 months. The resulting impact on my credit score alerted me of this. It seems improper to send this debt to collection when I am actively working with XXXX to pay off the debt.</p>	2341221
2/13/17	False statements or representation	<p>After leaving the hospital, a number of bills were sent to me. I sent many of them back to charge my insurance. In this case, XXXX never responded to me about my insurance. They finally sent me a single bill, which I began paying without realizing they still had n't answered. After setting up bank payments, I never got another statement, never received a balance, nor have I been able to reach anyone. After sending several payments and receiving no statement or method to determine what was paid by insurance, still owed, or had been received, I sent them a note indicating I needed a statement from them, at least. Nothing. Then, I pulled my credit in XXXX and saw that the debt had been referred to a collection agency. This agency has made zero effort to contact me, had none of my previous payments associated with the accounts so the balance reflected the full amount, and has not responded to complaints with the credit reporting agency other than they consider the debt valid. I believe that they need to at least TRY to contact me so I can pay this. It 's such a stupid amount that if I had gotten even one additional statement or notice from them, I could easily have paid. And I STILL do n't know if they even tried to bill my insurance like all the other bills that were submitted. I paid every single much larger amount to all other medical agencies because they did bill insurance and then followed up with a statement. It may be that there is an amount that is due, but I do n't know what amount and ca n't get an answer. I also feel like it is fraud to just try to ruin credit for someone without even trying to let them know. If XXXX had sent me a bill, this would have been paid easily. I refuse to deal with the collection agency since they are clearly just trying to collect the full amount (XXXX were paid directly to XXXX before I had to give up because I do n't even know if it 's been paid off, still owing, or may have been over-paid).</p>	2342131
2/13/17	Disclosure verification of debt	<p>I never receieved anything about these medical bills being sent to collections. Is there anyway I can pay these or set up a payment plan?</p>	2340294

Date received	Issue	Consumer complaint narrative	Complaint ID
2/12/17	Improper contact or sharing of info	Reported medical bills on all XXXX credit bureaus XXXX XXXX XXXX, and XXXX saying I owe them but I did not sign anything stating I owe them for the bills and the hospital where services rendered wrote the bills off.	2340532
2/10/17	False statements or representation	A credit inquiry was mistakenly placed under my credit report. I have tried contacting the collection agency, Transworld Systems, to get this item resolved, however they are not very helpful. What they do is start transferring me from XXXX department to another, and sometimes out right refuse to help me. My credit has taken a very large plunge (it has gone from mid XXXX to mid XXXX). Every attempt I have taken to tried and get this resolve always results in me being transfer, and no one actually helping me.	2338629
2/10/17	Dealing with my lender or servicer	I applied for a private loan to attend XXXX XXXX College. Started school XX/XX/2016 and the school closed down on XX/XX/XXXX. We showed up Monday XX/XX/2016 to find notices on the door. My lender kept giving me the run around on discharging my loans stating the school would find a teach out program. I have attempted to call several times. I have also been told please call at a later time as they are gathering concrete information from XXXX XXXX XXXX of XXXX XXXX TX. I was also advised XXXX actual lender was waiting to hear if we were offered a teach out. The teach out is through a University and they are not dealing with any private lenders. I feel this is unfair that we have to pay for a loan that we did not get an education in due to school closure. I have this private loan with UAS loans for {\$5000.00}	2339592
2/10/17	Dealing with my lender or servicer	I attending XXXX in XXXX, CA between XXXX. There was a lawsuit against XXXX. I would like to know if I need to repay loans from UAS.	2338506
2/10/17	Communication tactics	I have been receiving letters from a debt collector on a debt that I am disputing. I have written numerous letters to the collector disputing this debt as well as contacting the doctor 's office that claims I owe the debt. I have been told by the collection agency twice in writing that my debt has been marked paid, but then a few months go by and it all starts again. My attorney sent them a letter of representation XX/XX/XXXX. I received a letter from them dated XX/XX/2016 saying the debt has been marked paid and the account closed. Then XX/XX/2016, I get another letter explaining some crazy billing error and that once again, my account was open and I owe the debt. Then I receive a letter addressed to me with the original amount they claim I owe, only this letter asked me to send my payment to some company I have never heard of. I replied to the letter informing them that I have never heard of such a place and I do not owe any money to them. Again, the letters started XX/XX/2016. On XX/XX/XXXX, I sent my 4th letter to this company reminding them that I am represented by an attorney and reminding them that I do not owe the debt. Today, while I am at work, I received a phone call on my cell phone from a number I didnt recognize. I answered it quickly since I am at work and the person on the other end spoke with such a thick accent that I could barely understand him. I asked him who he was and he said something I couldnt understand and then he said the letters XXXX, only not in the correct order. Those are the initials of the doctor 's office that claims I owe them money. I whispered into the phone that I dont owe them anything and I quickly hung up. I dont know what else to do. I have told them in writing that I dispute the debt. I have told them now over the phone that I dont owe them. My attorney has told them in writing. They have not tried to contact my lawyer at all. This company is breaking the rules in the Fair debt collections act and I want them to stop.	2339198
2/10/17	Cont'd attempts collect debt not owed	I received services at XXXX XXXX in XXXX. They made several clerical errors in billing my insurance, and attempted to collect directly from me instead. My insurance company, XXXX for XXXX XXXX, XXXX XXXX XXXX investigated and confirmed that this was an error. XXXX continued to send demands in ever-changing amounts ({\$2300.00} on XXXX/XXXX/XXXX, {\$1000.00} on XXXX/XXXX/XXXX). Transworld Systems Inc sent a debt collection letter on XXXX/XXXX/XXXX demanding {\$200.00} on behalf of XXXX. XXXX also sent a letter on XXXX/XXXX/XXXX demanding {\$1000.00}. I never received a bill for {\$200.00} from XXXX at any time. Transworld is attempting to collect a debt amount that I have never been asked for, and the debt it is related to was investigated by my health insurance company and found to be invalid.	2338034

Date received	Issue	Consumer complaint narrative	Complaint ID
2/10/17	Getting a loan	<p>I was accepted into XXXX University XXXX XXXX XXXX XXXX program in XX/XX/XXXX. I successfully completed the program, however decided not to attend and instead apply to XXXX. I chose this route after learning that the facts that XXXX promoted about their graduates obtaining American XXXX were not true, and I did not want to jeopardize my future career. In order to pay for my tuition I had to take out a private loan. I applied for a XXXX XXXX XXXX loan which I was approved for, however when I informed the registrar department about my loan servicer, they encouraged me to instead take out a loan with XXXX student loans. They informed me that they had a very good relationship with this loan provider and how they disperse funds very expedient. They also told me that if my XXXX loan does not get dispersed before the end of the week, they will drop me from my classes. Out of fear of losing my spot in the program I did apply for the XXXX loan. XXXX filed for bankruptcy and I received no paperwork about my loans for years ; not until I graduated from XXXX school in XX/XX/XXXX I received correspondence. At that point my student loan had doubled in amount due to the high interest rates. However, this loan has exponentially increased compared to my other student loans. I feel like i was coerced by the registrar department at XXXX to take out this loan which is now 3x the amount. If I had gone with my original loan servicer, my balance would not be as high. I am still in XXXX and my loans are in deferment for atleast another 2 years. From investigating I have also learnt that XXXX now offers a money back guarantee for their XXXX program. I was looking for some guidance on what to do in a situation like this.</p>	2338977
2/9/17	Improper contact or sharing of info	<p>I have received repeated calls from " TransWorld Systems at XXXX and XXXX regarding a debt owed to a local public college.</p> <p>Every time, I inform the person calling that they are contacting me on my cell phone at an inappropriate time. I have asked every time for them to cease and desist calling me, and to send me correspondence via the mail confirming who they are, information about the debt, etc.</p> <p>They outright refuse to do so and continue to call me - and speak rudely and unprofessionally over the phone. Even after I explain that I have instructed them multiple times to stop communicating with me over the phone and send me correspondence to my address, they continue to try to ask questions over the phone.</p> <p>This company, TransWorld Systems, should be fined and ordered to end these practices immediately.</p> <p>Companies that harass consumers and use unfair or illegal practices to collect a debt should be forced to compensate the aggrieved consumer in the amount of the debt they are attempting to collect as a penalty and deterrent against this practice.</p>	2335934
2/9/17	Improper contact or sharing of info	<p>The company TRANSWORLD SYSTEMS INC. reported me to the credit bureau after I had set up payment arrangements on an account for medical debt .I was not informed that I could still be reported to the credit bureau after I had contacted them and set up arrangements to satisfy my medical debt. I made arrangements XX/XX/2016 for auto-pay to ensure they got their money. They reported me to the credit bureau XX/XX/2016.</p> <p>Nowhere on the statement does it disclose that I will be reported to a credit bureau. I was not told over the phone that I would still be reported 4 months after I had set up ongoing arrangements for ongoing satisfaction of payment of the debt.</p> <p>Unfortunately for me I was diagnosed with XXXX and this is what has happened, I feel as if I was taken advantage of and not presented with full disclosure. My credit has been perfect until my medical condition in which I had to quit my job.</p>	2336409
2/9/17	Communication tactics	<p>Transworld Systems has a collections account for XXXX XXXX XXXX. The debt I owe is partially valid. However, they called me today at XXXX Mountain Standard Time. The address on file is my address located in XXXX, CO. My phone number and prior account with ADT was in Eastern Standard Time. They have sent collections notices to my XXXX, CO address -- thus they should know what time zone I am located. Simple SSN skip tracing will also show my moving in XX/XX/2016.</p> <p>I called the phone number back and they read the debt statement to me per law. When I advised the agent their company had broken the law calling me the agent did not have a response. She stated they are in eastern standard time. And then continued to collect the debt from me. This call is a violation of the Fair Debt Collection Act.</p>	2337000

Date received	Issue	Consumer complaint narrative	Complaint ID
2/9/17	Dealing with my lender or servicer	<p>XX/XX/XXXX THIS IS CONTINUATION OF MY PREVIOUS COMPLAINT, BUT I HAVE NOT HEARD FROM THEM TO RESOLVE THE MATTER, PLEASE PROVIDE UPDATE, SEE COMPLAINT BELOW ***** I WAS ENROLLED TO XXXX XXXX IN XXXX IN XX/XX/XXXX - THROUGH XXXX - THEY GOT ME XXXX STUDENT PRIVATE LOANS THROUGH THEIR LENDERS AND FED STUDENT LOANS - I WAS BORN AND RAISED IN XXXX, PA AND EXCELLED IN HIGH SCHOOL AND XXXX COLLEGE -I TOOK THEIR ASSESSMENT EXAMS AND PASSED THEM AND WAS ADMITTED TO XXXX XXXX PROGRAM- HOWEVER, I ALONG WITH SEVERAL STUDENTS STRUGGLED UNDERSTANDING XXXX INSTRUCTORS, WHO WERE TRYING TO TEACH US IN XXXX, AND THIS BECAME VERY XXXX AND I COULD NT UNDERSTAND THEM AND COULD NT FOCUS. SO AFTER 2 YEARS I DROPPED OUT AND STARTED FROM SCRATCH IN XXXX COLLEGE IN XXXX - I RESUMED MY STUDENT LOAN PAYMENTS WITH XXXX ETC ... BUT WAS UNABLE TO REACH MY LENDER DIRECTLY WHICH HAD SOLD MY LOAN TO 3RD PARTY - XXXX, WHICH ADDED HUGE COLLECTION PENALTIES TO MY LOAN - AND THEN KEPT CHANGING COLLECTION AGENCIES - I 'VE MADE ATTEMPTS TO REACH A REASONABLE PAYMENT PLAN WITH THEM, BUT NO SUCCESS - RECENTLY THIS LOAN WAS SOLD TO TRANSWORD SYSTEMS INC- ACT / XXXX - I FOLLOWED UP WITH THEM TO SET UP SOME REPAYMENT PROGRAM, THEY SAID THEY CAN NOT DO IT, AND WILL FILE JUDGMENT AGAINST ME AND FORWARDED MY ACCOUNT TO XXXX XXXXXXXX -- -- -XXXX ON - I NEED ASSISTANCE AND GUIDANCE. - BASED ON MY RESEARCH, XXXX HAS DESTROYED STUDENT 'S CREDITS AND FUTURE BY NOT WORKING WITH THEM.</p> <p>ALL I 'VE REQUESTED THEM IS TO WORK WITH ME, SET UP REASONABLE TERMS / CONDITIONS FOR REPAYMENT PLAN- I 'VE GOT A GOOD PAYING CONTRACT JOB AND AM WILLING TO MAKE PAYMENTS ***** XX/XX/XXXX I HAVE RECD LOAN COPIES, ITS PARTIAL PROMISSORY NOTE, ITS MISSING SEVERAL PAGES AND MY SIGNATURES.</p> <p>ALSO, I 'M REQUESTING THAT MY DAD XXXX XXXX CELL-CAN BE CONTACTED FOR FURTHER COMMUNICATION (I AUTHORIZE HIM TO SPEAK WITH YOU) THANKS</p>	2333684
2/8/17	Cont'd attempts collect debt not owed	<p>A few years ago, Transworld System had called regarding medical debts we owed to XXXX in XXXX, PA. I called XXXX Primary Care directly and paid all past due debts. Transworld continued to call for about XXXX months. Finally, XXXX called them and said we no longer owed any debt. The calls stopped. However, over the past XXXX weeks, the calls began again. XXXX to XXXX calls a day on my landline and several calls a day to my cell phone. They are attempting to collect the same debt (form XX/XX/XXXX and XX/XX/XXXX). I called XXXX, they stated we owe no medical debt at this time and they are not sure why Transworld is calling. They dumped Transworld XXXX years ago and have their own debt collection agency now. I asked Transworld Systems for a written bill of the debt from XXXX and have received nothing from them in writing.</p>	2333860
2/7/17	Communication tactics	<p>(No category above described the problem, so I picked the XXXX most closely related ...) Transworld Systems Inc. notified me to collect a medical debt that I owed. When I tried to pay the debt online at the website the company provided, their server was repeatedly down over a two day period (XXXX/XXXX/17 - XXXX/XXXX/17). I called during regular business hours to pay my debt over the phone, but my calls repeatedly went to voicemail, and no one ever called me back.</p> <p>This is deceptive. The goal of Transworld Systems Inc. seems to be to give people the false impression that they can pay their debt online or over the phone, then lull them into a false sense of security, so that when these attempts fail (by design), the deadline is too soon for a mail-in check to meet the deadline. In this way, Transworld can charge more interest.</p>	2331448
2/7/17	Disclosure verification of debt	<p>XXXX Card debt currently in collection with Transworld Systems , Inc. Current Balance Due : {\$6500.00} however ; Federal Tax garnishments (paid) were never applied to balance:XX/XX/XXXX= {\$1400.00} ; XXXX {\$1600.00} ; XXXX {\$570.00} ; XXXX {\$1000.00} ; XXXX {\$680.00}. Total garnishment= {\$5300.00} highest balance on card {\$5200.00}. Transworld amount due is incorrect. Also transworld is adding Collection Charge and interest totaling {\$2900.00}. XXXX XXXX # XXXX Debt collector may not collect any interest, fee charge or expense ...</p>	2332393
2/6/17	Incorrect information on credit report	Debt older than 7 years Proof of original collection data Please remove collection from all credit reporting agencies	2329639
2/4/17	Cont'd attempts collect debt not owed	<p>The city of XXXX erroneously issued a parking ticket to me in XX/XX/2015. After a couple of phone calls and a letter, the municipal court vacated the ticket (the police officer had a typo when they put in the license plate number).</p> <p>The court had sent me to collections with Transworld (TSI) ; I spoke with their representatives twice in XX/XX/2015. On the second phone call, they assured me that they had record of the court 's update and that the issue was resolved. I asked them to mail me paper indicating this, they assured me that they would no longer mail notices and that that was sufficient. However, they recently started calling me again and the collection is still on XXXX of my XXXX credit reports.</p>	2326180

Date received	Issue	Consumer complaint narrative	Complaint ID
2/3/17	Taking/threatening an illegal action	This is for an XXXX credit card for a debt from 2008 in which they did a wage garnishment from my husbands XXXX XXXX pay for over {\$10000.00}. Now they are saying we still owe {\$25000.00} for interest that accrued during the time that the garnishment was being paid. I sent them a letter along with a copy of my husbands orders and a Powers of Attorney in XXXX stating that my husband is currently XXXX and falls under the XXXX as XXXX has now turned the debt over to a 3rd party debt collector called Transworld Systems Inc . I just a got a letter today called a Notice of Intent to Initiative Administrative Wage Garnishment Proceedings ... threatening to garnish my husbands wages again! When will this end and how can they garnish a soldiers wages when he is XXXX?	2327077
2/2/17	Disclosure verification of debt	transworld has been giving me the run around and delaying on giving me the other deletion letters.	2324893
2/2/17	Communication tactics	Transworld Systems Inc continues to call the above number, 1x to 2x a day after I communicated to them that there is no one at this number by XXXX XXXX (spelling??). They continued to call daily for 2 weeks after I communicated this to them. I spoke with a XXXX XXXX at Transworld today XX/XX/2017 and again answered the same question that there is no one here by the name they are asking for and to stop calling this number. I work nights so the continued phone calls are most disturbing and a form of harrasment in my opinion.	2324315
2/2/17	Communication tactics	<p>Transworld Systems is in violation of the Fair Debt Collection Act, the Fair Credit Billing Act and the Telephone Consumer Protection Act. Thus, I am entitled to seek damages and remedy for these violations explained below.</p> <p>I found out about this account in XXXX of XXXX after calling my medical provider to receive a routine medical treatment. I was told by the provider that I owed a balance and was given Transworld 's contact info as the collection agency that had my account. I never received a bill or any notice that I owed money to this collection agency, nor did I know that my account was in collections prior to contacting the provider.</p> <p>After contacting Transworld, I stated that I would not be paying the alleged balance owed, that I was in the process of appealing this amount with the provider and insurance agency, and that I would not like any more phone calls until I investigated the matter and that I would follow up. I kept receiving phone calls from different numbers from Transworld, XXXX per day. After a few days, I answered the phone and told the representative that I was still in the process of investigating the medical charges and that I would not like any further calls until I called Transworld back. At this point, the representative took heed and the calls stopped. I spoke with the medical provider and sent another appeal to the insurance agency.</p> <p>On XXXX XXXX, XXXX, I called Transworld to update your records about the alleged account. I told the representative, XXXX, that I never received a bill from the company and asked when Transworld received my medical bill to determine where I fell in the XXXX window that is now afforded to consumers to investigate arbitrary medical charges before their delinquent accounts are reported to the major credit reporting agencies. XXXX, admitted that Transworld received mail back as return to sender that was allegedly sent to my home address. XXXX also told me that Transworld received my account in XXXX XXXX.</p> <p>I expressed my concern to XXXX about Transworld 's violation of the Fair Debt Collection Act, the Fair Credit Billing Act and the Telephone Consumer Protection Act by continuing to call me, repeatedly after I asked not to be called until I finished my investigation of the alleged charges, and by failing to send me any notice of what I was being owed and what exact services I was being charged for. I asked XXXX if Transworld had any internal procedures to deal with this sort of situation before I reached out to other entities to express my concern and she became very offensive. She began to speak to me rudely and harshly, she continued to speak over me and cut me off, and she told me " do whatever I have to do. " XXXX also threatened me by stating that Transworld would be reporting my account to the credit reporting agencies right away, despite the recent agreement to withhold such reporting 180 days from the date of receipt. XXXX also forecasted that I would not have this bill paid by the insurance company and urged me to set up a payment arrangement prior to completing my dispute investigation and receiving my appeal decision.</p> <p>Next, XXXX placed me on hold with no indication for approximately XXXX XXXX minutes and came back to the phone explaining that she was waiting for a manager to come to the phone. She then told me that I had the option of continuing to wait or having a manager call me back. I told XXXX that I would like a manager to call me back and asked for her name. XXXX was very reluctant to give me her name, ID number, or any other identifier other than her first name and assured me that those in the company would be able to identify her. XXXX then told me that I did not have the option to have a manager to call me back and it was best that I call back tomorrow, go through the entire process over and try to</p>	2324680

Date received	Issue	Consumer complaint narrative	Complaint ID
2/1/17	Dealing with my lender or servicer	Prior to filing bankruptcy last year I had a private student loan through National Collegiate Trust for a sum of approximately {\$19000.00}. A year later after my bankruptcy is discharged I get a call from their debt collector and now it is {\$30000.00}. How can they charge {\$11000.00} in interest in one year, when I took out the loan in XX/XX/2006 for {\$15000.00} and it only accrued {\$4000.00} over a period of 10 years.	2321565
1/31/17	Dealing with my lender or servicer	I attended XXXX, PA from XX/XX/XXXX-XX/XX/XXXX. During this time my school misrepresented job placement rates for many of their programs of study and violated federal law. I was forced to go with a high interest private student loan (14.9 %) through XXXX XXXX, which was a institution owned by XXXX. I was supposed to receive a letter by XX/XX/XXXX if i was included in this settlement. I never received one yet i am a victim. I have contacted Universtity Accounting Services about this and they neglect to answer my question. This complaint pertains to complaint Case : XXXX Document # : 1 Filed : XX/XX/XXXX XXXX XXXX of XXXX PageID # :1.	2318748
1/31/17	Cont'd attempts collect debt not owed	I made a payment via money order to XXXX XXXX & they claim I never made a payment. Not only that but this debt is from XX/XX/XXXX. XXXX XXXX has now decided to send this debt to a credit collection company as a XX/XX/XXXX debt on top of claiming that I never paid them. I have had issues with them in the past including a {\$600.00} bill from an old residence that I requested have it 's service terminated. They were unable to get in to suspend service so they charged me for three months service without informing me they were unable to get in the residence. When I asked why they did n't inform me that they were unable to suspend service at the old residence a representative responded with " that 's not our responsibility.	2320018
1/31/17	Dealing with my lender or servicer	I received several private student loans back in 2006. I did not complete school. I began to hear from something called the XXXX Trust which was confusing to me as I took out loans from XXXX Bank. I have since found out that XXXX Bank is not even permitted to issue these loans anymore because they would sell them to places like the National Collegiate Trust. According to my research these are passed around like stocks on a stock market. Anyways, I began to receive harrassing calls but I chose to ignore them because I had no idea who the XXXX Trust is. I then received a summons in the mail so at this point I called back. The lady on the phone told me it was about collecting student loans but that my prescence was not needed in court. I did not hear anything for almost a year. I imagine this is so the time allowed to appeal such a case would expire. They then began to try and garnish my wages. I was shocked that they were able to garnish 25 % of my wages. I had read with federal loans there are all kinds of programs to help people pay them back and set a max percentage of wages to be used. Unfortunately private student loans do not operate under these laws and they also are protected like federal loans from bankruptcy. How can this be? This is ridiculous. Not only is the amount they are claiming completely false but I am left with no options. Then I check my credit report and they arent even listed on it? How can this be? Are they trying to allow me to obtain a house or a car so they can use it against me? This makes no sense. The XXXX and XXXX this has caused is worse than any amount of money I can assure you of that. I cant be the only person in this situation either. I just want a fair chance to be a good contributing member of society and to the economy. Please will someone look at my case and tell me something can be done. Not just for me but people in my shoes as well.	2320407
1/30/17	Disclosure verification of debt	Health Care Debt, but the collection agency can not give details of the money owed. Transworld System Inc.TSI send me a notice of collection for XXXX XXXX XXXX but can only tell me an amount owed ({\$50.00}). I do not fee I should just blindly pay a bill for unknown services	2317941
1/30/17	Managing the loan or lease	My complaint is against Transworld Systems Inc. For unfair and deceptive credit collection practices. I paid a collection item for {\$100.00} on XX/XX/2017 which I did not know I had until I recently checked my credit report. I still dispute the item, however to close on my mortgage I decided to pay it as long as Transworld would get me a paid receipt. Transworld said at the time they could e-mail me a paid receipt upon my payment. I paid them via my debit card, and as off today they have not delivered me a paid receipt. I believe they tricked me into paying something and did not follow through on their end. Now I may not be able to close on my mortgage. this has caused much more drama than necessary for a small item I dispute. I believe they have a responsibility to do what they say they will do to help the consumer, especially one that is paying them.	2317729
1/27/17	Disclosure verification of debt	Did not receive right of notice to dispute this negative incident before it was put on my credit report.	2314700
1/26/17	False statements or representation	While attempting to re-enroll at XXXX XXXX Colleges I was told I could not register for classes unless I paid an alleged debt to the collection agency TSI. The original debt was only {\$420.00}. But TSI said I had to pay {\$970.00}. TSI told me that was the {\$420.00} plus an {\$82.00} fee and interest. But, TSI could not explain why they were entitled to the {\$82.00} fee or interest. I did not owe the debt and no law or agreement I am aware of allows TSI to add fees or interest anyway. I had to unfairly borrow money to pay the full {\$970.00} so I could enroll an attend school in time under protest.	2312888

Date received	Issue	Consumer complaint narrative	Complaint ID
1/25/17	Disclosure verification of debt	I had a credit card a few years ago that was sent to a collections. I called to set up a payment plan to start paying it off and was told the balance was XXXX. in XX/XX/2016 I started making payments of XXXX and at this point have paid XXXX. I called to find out the remaining balance is thinking its XXXX or so and they are now telling me i owe an additional XXXX . I asked them to provide documentation and was hung up on. So I called back again and they said they could not provide the balance and they charge everyone 12 payments of a XXXX until the balance is paid off but could not tell me what the balance was when it was sent to collections or what was added onto the payment. I asked to speak with a manager and was once again hung up on. I have pulled a my credit report and its reflecting the charge off was XXXX. I received a email from Transworld Systems Inc. stating i needed to make 12 payments of a XXXX even though i only owe XXXX even with interest it does n't make sense why they are charging me a extra XXXX nor will they provide any documentation as to what i am being charged for. I am trying to pay off this debt and they will not provided me with an accurate pay off nor are they being honest of what the extra XXXX is going towards.	2308731
1/24/17	Dealing with my lender or servicer	I was enrolled in XXXX college here in XXXX texas i started XX/XX/2016 and it was a 2 year program but i found out the school closed on XX/XX/2016 and shortly after they filed for bankruptcy. i was told by UAS (University accounting service) that i was still responsible for the private loan that they paid out to the school on my behalf. Im in the process of getting my government loans forgiven through the dept of education, im just waiting on their response but this private loan is such a nightmare i didnt even get to benefit from the money they paid to XXXX i was barely beginning my schooling. If there is anything that could be done id be so appreciative. After the school closed i found out i was XXXX and this school loan has been weighing heavily on me i dont want my credit ruined for a loan i didnt use and can not repay. This private loan place is where career point said they have a contract with and always use them and career point did all the paperwork and i just signed. The private loan is about XXXX and through UAS there number is XXXX. Website is XXXX. I really hope you can help me. Thank you	2307809
1/24/17	Cont'd attempts collect debt not owed	On XXXX/XXXX/XXXX, I received a telephone call on my personal cell from a debt collector identified as Transworld System Collection Agency in reference to an allege debt I had with my health insurance company. When I attempted to gather additional information about the alleged debt, they refused to provide any further details claiming that it was the only information they had. I managed to gather some additional info from the insurance co, and the amount of the alleged debt which was {\$440.00} according to them. I also obtained info on the alleged day the transaction took place which was on XXXX/XXXX/XXXX but could not gather any further info as to the provider and the type of service I allegedly received. The person that contacted me was interested in the collection per se and not in providing me details to resolve any misunderstanding. In addition, he recited to me verbatim my full social security number after I confirmed my last XXXX, my full name, DOB, and other personal information which they should not have obtained legally. My complaint relies on the fact that I was able to pursue information from the alleged health insurance company in XXXX XXXX, XXXX. The transaction they claimed I owe ca n't be possible since according to the health insurance co, I deactivated my insurance on that same day due to a relocation. The insurance co, verified their records which yielded negative as to any pending charges or attempt to collect a debt. The insurance co, (XXXX) took notes n my concerns and asked me to send a formal write up to be placed on the record. XXXX is a scam. I vehemently, stated to them that I would proceed no further with the conversation until I obtained further information based on my consumer rights. The person on the phone was very persistent and utilized intimidating I am a federal employee and a victim of identity theft when XXXX records were stolen in XXXX. As a result, my personal information has been all over the internet and used by unauthorized websites without my knowledge or consent. I have evidence of such instances as well. I request prove of the alleged pending debt and validation that I made it. The fact that they had my whole personal information does not states the transaction was made by me and is valid. The account number they provided to me for this matter is XXXX and their phone # is XXXX. The number they called me from showed is registered to XXXX, Florida.	2307007
1/24/17	Can't repay my loan	school closed while I was attending	2306932
1/23/17	Can't repay my loan	Core issue : Deceptive Business Practices This company and the underlying banks are systematically doing the following : DeFrauding Consumers by False Advertising, Unclear & Ambiguos Terms Receiving Ill gotten gains by falsely comparing their loans to federal loans with obviously better terms then suing the Victims Material Misrepresentation of Deferral & Forebearance terms Predatory lending on 1st time borrowers & minorities Violation of Private, Commercial & Consumer Law through a complex layering of entities and purposely confusing lack of clear scope of regulation	2305465
1/23/17	Communication tactics	This company has been calling me everyday for the past few months and hanging up without leaving a message, or leaving a message with nobody speaking except people in the background. I called XXXX of the numbers back today and they said they are " Transworld Systems Incorporated ". I gave them my number and they said they do n't have any record of calling me, my number is not in their system so there is nothing they can do. The numbers they have called me from are XXXX, (XXXX, and XXXX	2306258
1/22/17	False statements or representation	Threatened to send my personal information to debt collection agency and collection agency send me bill triple then medical due amount.	2303468

Date received	Issue	Consumer complaint narrative	Complaint ID
1/21/17	Cont'd attempts collect debt not owed	XXXX originally reported to the credit bureaus. I sent them proof of my payment and said that the debt was cleared. I got a phone call from Transworld Systems , Inc. saying that I still owed the debt on XX/XX/2017. I have an FTC reference number and faxed them the information. My number is XXXX	2302404
1/21/17	Dealing with my lender or servicer	XXXX school loan from XXXX was sold to UAS and they will not let me know why my loan principle has not been cut by up to 40 %. Please see Case number : XXXX,	2302414
1/20/17	Improper contact or sharing of info	Around noon of XX/XX/XXXX I received a call at home from Transworld Systems. My phone would not disconnect from them and kept my answering machine on for some time. When I came in the house I heard the sounds of a boiler room, many people talking to others. I could not disconnect from them no matter what I did. I called them from my cell phone, gave them my home phone number, and they asked to speak to XXXX. I know no one named XXXX. They refused to identify themselves as a collection agency and said they did personal business. They disconnected from my home phone while I was talking to them on my cell phone. I told them not to call me again and they said they enter my home phone as a mistake. How they rigged the phone to not disconnect is certainly a harassment technique and should be illegal if not. My answering machine has minutes of noise and no message because of this. Transworld Systems is certainly wrong in calling me by mistake and wrong in their abuse of the phone system.	2301469
1/20/17	Dealing with my lender or servicer	I received a collection notice from Transworld Systems. I have attempted to contact them via the indicated phone number on the notice for five days. I continue to receive a voicemail message. I have left two messages, which have not been returned.	2299719
1/20/17	Can't repay my loan	XXXX refuses to lower my payments to a reasonable amount for my income level. Ive never missed a payment but also have never been able to pay the full amount.	2300258
1/18/17	Communication tactics	I contacted Transworld Systems, Inc. regarding rehabilitation of my outstanding student loans XX/XX/XXXX. I agreed to a rehabilitation program for the loans they are servicing and was instructed to email my XX/XX/XXXX XXXX. Along with U.S. Mail and phone calls to my cell phone, I have been contacted more than once on my work phone number. During the first phone call to my office, I requested that TSI not contact me at work, because it will interfere with my job. I was told by the representative that the company would no longer do so. When I was called again today, I informed XXXX XXXX XXXX (TSI representative) that I had requested not to be contacted at work ; that he would have to call me on my cell phone if he wanted to speak with me. He indicated he knew, but since the last call between he and I on my cell phone was disconnected (I was driving and told him I could n't talk while driving) he said he had to call the office. He further said that he was going to put a wage garnishment on me if I did n't follow his directions ; a statement I found to be harassing and threatening. TSI has three ways of contacting me, other than my office telephone. Clearly, they are ignoring the Fair Debt Collection Practices Act (FDCPA), in continuing to contact me via my office telephone number. I have written them an email to indicate, in writing, that they are not to contact me at the office and to use one of the other three methods they have on file.	2294943
1/18/17	Communication tactics	Keep calling after submitted paid in full payment	2292823
1/18/17	Improper contact or sharing of info	Someone called my home, continuously. I called the number. It belong to Transworld System Collection Agency. The person talked too fast, and I could not understand what her name was. She asked for a person who does not live at my home. I told her that no person by that name lives here. I asked her not to call my home again. She became rude, and told me she could call, and they do not follow the do not call list She tried to tell me that she could call as long as the person ... I hung up on her. But I did ask her not to call again (XX/XX/2017). I looked up their information, and there have been several complaints about this company. They are using unfair and harassing tactics, according to some complaints on the internet.	2294337
1/18/17	Cont'd attempts collect debt not owed	transworld systems is trying to collect money without telling me what company, date or what I bought file # XXXX. I always pay bills so this is suspicious	2294109

Date received	Issue	Consumer complaint narrative	Complaint ID
1/17/17	Cont'd attempts collect debt not owed	<p>I was a real estate agent with XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, XXXX, FL XXXX during the period XX/XX/XXXX-XX/XX/XXXX.</p> <p>When I disassociated myself from the brokerage, my online account had fees assessed to XX/XX/XXXX. However the final bill they send changed the dates to the last date of XXXX/XXXX/2016. I asked that my fees get prorated to the day that I left because I was being asked to pay for a Legal Assistance Program of {\$420.00} for a year plus some additional fees. The Legal Assistance Program is a program that protects agents legally if any lawsuits would arise during closing of real estate contracts.</p> <p>I asked XXXX if I paid for the program, if I would have access to it. I was told NO because I was no longer affiliated with the company. I then said that I do n't think that I should pay for a program that I will not use or have access to. I was then advised they would send it to collections and it would affect my credit. I sent XXXX a pro-rated check of {\$130.00} and XXXX rejected the check and sent it back to me and sent the demand for payment to collections. I have received several collection calls from XXXX.</p> <p>I find this more than predatory. It is unconscionable to demand payment for a service I have never used or even have access to if I pay for it. I hope you can investigate and advise accordingly.</p>	2292564
1/17/17	Can't repay my loan	I was attending career point college and it close down due to mishandling federal funds. while i was attending i took out additional private loan to help me pay for school, i was issued stipend checks monthly to pay with .every since the school closed down i have n't received a check ... i did n't take all of the classes that was accounted for. i hopefully you all can help me lower or dispute this private loan. thanks XXXX XXXX	2292791
1/17/17	Cont'd attempts collect debt not owed	On my credit report is an account that is XXXX XXXX XXXX, as well as paid in 2012. I have disputed this account several times it will be removed for a while, then it is re inserted and re dated. I have disputed it with the credit bureaus and they call it a valid debt. I do n't understand how the bureaus validated that information, when I have written and called the address and phone number provided on my credit report and the number is disconnected or no longer in service. Trans World System # XXXX XXXX XXXX, DE XXXX is reporting a {\$280.00} debt on behalf of XXXX XXXX. The account is XXXX XXXX XXXX well past the statue of limitation and reporting time limits according to the fair credit reporting act. XXXX XXXX services all of Texas and will not provide service to you with a outstanding bill. In XXXX of 2012 the outstanding bill was paid. Since 2012 I have been trying to keep this inaccurate collection account off my credit report.	2292746
1/16/17	Dealing with my lender or servicer	I have been making my payments to UAS (University Accounting Service) regularly for several months now. I recently change banks. So when I went to make my most recent payment, I deleted the old bank account and added the new account. It was approved. But now UAS is charging me a {\$20.00} fee saying they can not process the payment because there was no account attached. THEY APPROVED the new account!	2290258
1/15/17	Dealing with my lender or servicer	I enrolled at XXXX XXXX XXXX on XX/XX/2016 in the XXXX program. 5 weeks later, on XX/XX/2016, the school closed permanently without notice. A letter was posted on the school 's website informing all students and staff that the school had closed. When I enrolled, I had to get a private loan, from the school, that they are saying I am now responsible for, even though I never even finished one term. I never received one credit from the school, as we were still 3 weeks, from finals. When I contacted the loan company, they said there was nothing they could do and the loan had to be paid back because they gave the funds to the school. When asked should n't the funds been sent to me and I sign the check over to the school, I was hung up on.	2290995
1/13/17	Communication tactics	Transworld continues to send the XXXX student loans to collection agencies even after I was able to get the loans deleted from my credit reports. Transworld has sent the loans to XXXX different collection agencies to get me to pay it, I never signed any agreements with XXXX XXXX XXXX or Transworld. The only documents that were sent had XXXX XXXX XXXX on it not XXXX XXXX XXXX. XXXX XXXX XXXX must show proof they own the debt and ca n't just claim they do. I already spoke with a FDCPA attorney on this and XXXX XXXX XXXX must have proof they have the rights to collect on those loans, it is not enough to send promissory notes that I signed with another company and claim that you own them without any proof. XXXX XXXX states they no longer own the debts and XXXX XXXX XXXX should have sent documentation to me that they purchased the loans and have the rights to collect on them. My mother received calls about these loans even though her name is not on them, they told her they were looking for me. Even though that was not a number to reach me and they knew this. I do not want any more collection letters on these loans. I just had XXXX XXXX call me today on these loans but XXXX had the loans about two weeks ago. Transworld needs to leave me alone. I do not owe XXXX XXXX XXXX anything because I never received proof they have the right to collect on the loans because NCT is a trust not a company and per state law they have to follow trust regulations which they have not.	2288209
1/13/17	Cont'd attempts collect debt not owed	TRANSWORLD SYSTEMS INC placed a collection on my credit report. They did not contact me, and this debt does not belong to me. I 've never done business with or heard of this company.	2288953
1/13/17	Dealing with my lender or servicer	Younomics (University Accounting Services), a private loan servicing company, has reported my student loan in default for over 12 months. I am XXXX and have requested a deferment from the company. The company will not state the reason why it will not defer my loan. I did not originally receive the loan from Younomics and I suppose the loan was sold them for servicing. The default is hurting my credit and ruining my chances to purchase a car, home and other essentials. The company has harassed me on several occasions with threatening phone calls and letters. I have disputed the matter with my credit report, stating I 'm in-school and should be shown as " payment deferred " however, the company has refused to indicate why I can not receive a deferment or other deferred payment options.	2288352

Date received	Issue	Consumer complaint narrative	Complaint ID
1/12/17	Cont'd attempts collect debt not owed	<p>Here is the letter I sent the collections agency. It describes the situation well.</p> <p>XX/XX/XXXX REGISTERED MAIL Transworld Sys XXXX. XXXX XXXX XXXX, PA XXXX Dear Sir or Madam, Today I was reviewing my credit report and I learned your agency filed XXXX collections on my credit report on XX/XX/XXXX. At no time did I receive anything from your company stating that a collection action had been filed nor have I been given an opportunity to determine if these debts were legitimate before you placed them on my credit report.</p> <p>In researching these bills I have discovered that these collections were sent to you by XXXX XXXX XXXX XXXX, XXXX a billing company for XXXX XXXX XXXX, an in-network XXXX XXXX XXXX XXXX. Despite a date of service XX/XX/XXXX XXXX XXXX failed to bill my insurance until after this account was assigned to your agency despite being given the correct billing information many months earlier.</p> <p>It appears that shortly after this account was sent to your company XXXX XXXX finally billed my insurer and was sent payment. On XX/XX/XXXX, XXXX, my health insurance company sent XXXX XXXX full payment for all services rendered under all three bills. Under the contract XXXX has with XXXX XXXX XXXX XXXX he has agreed to accept a discounted amount from members of the network, he was paid that rate in compliance with the contract however your company is attempting to collect the difference between the contracted amount and the amount billed. Your company clearly is aware of these payments because you reflect the updated balance on my credit report, this demonstrates your companies complicity in attempting to collect a debt you are not entitled to.</p> <p>XXXX XXXX and XXXX XXXX have been paid all amounts legally due them under the in-network contract he signed, neither your company nor any other party is entitled to collect any further amount. There is no basis for this collection action whatsoever. I demand you cease all efforts to collect and remove all derogatory information from my credit report immediately. Failing to do so will result in a complaint being filed with the Consumer Protection Financial Bureau.</p> <p>I have enclosed the explanation of benefits forms providing evidence that these bills have in fact been paid, had XXXX XXXX and XXXX XXXX properly billed the insurer they would have been paid within 30 days of the services being rendered like every other party that provided service during this admission.</p> <p>Any correspondence regarding this matter must be done in writing.</p> <p>Sincerely, XXXX XXXX</p>	2286564
1/12/17	Cont'd attempts collect debt not owed	This company has never reached out to me to collect any type of debt. I looked on my XXXX report and my credit score dropped drastically for this collection debt. I called and asked them to provide me with the invoice or any written documentation, which they would not provide me. They asked for my SSN multiple times and were trying to reach someone named XXXX, who is not me. I informed them this was not me ; however, they told me there is nothing they can do unless I provide my SSN.	2286331
1/11/17	Dealing with my lender or servicer	I had gotten a private loan through my school but than the school shut down and the company is forcing me to pay the loan back but I was n't given the education I deserved cause the school closed down so why should I pay it back.	2283370
1/10/17	Cont'd attempts collect debt not owed	I have medical insurance, XXXX XXXX XXXX XXXX XXXX Illinois, there is an unpaid amount of U {\$1500.00} because the bill was never submitted to them. I already tried several times to call the XXXX XXXX XXXX XXXX TEXAS, but they do not take proper measurements to receive the bill from the Medical Insurance instead they sent the bill to a Collection Agency. I and the Insurance already gave the policy number and ID number so the bill can be paid.The Collection Agency was already notified too.	2283549
1/10/17	False statements or representation	I was contacted by XXXX, XXXX thst I owed quite a large amount to XXXX the debt collector informed me he was able to make a settlement to clear the account. Two days letter he called back and gave me a figure of {\$670.00} I gave him a check he claimed they deal with XXXX in regards to this settlement I got a letter that I still owed and called tranworld and said it takes time. Two months ago I get a large bill from XXXX suspending my registration I called XXXX they never made a settlement with them I have been trying to get the correct information from transported but the run around this is very dishonest and they are still trying to make like they want to help And today tried to make me a new settlement my lively hood is needing cars to go to work. I feel they pulled a number in me since they tell u anything to make a commission and I want my money back with interest. Please help this is a hardship for me and terrible that you put trust in a world wide company to do this not to me but lots of others.	2283156

Date received	Issue	Consumer complaint narrative	Complaint ID
1/10/17	Communication tactics	This website states that a debt collector can not call more than three times a week. This company calls me multiple times a day! I have a screenshot of my call log, four times today they called me! All during work hours, which I will not answer a personal call. XXXX The debt collector communicates with you or your spouse more than three times in one week. " Transworld Systems/TSI XXXX is the number that calls me.	2281195
1/9/17	Dealing with my lender or servicer	I had a consolidated student Loan through XXXX, made payments on it over time. When my son was born, he was in the hospital for four month, I got a deferment. The deferment ended sooner than expected and I went into default. I made XXXX payments to Transworld Systems Inc to get my loan out of default. After that, they said it would be up to 60 days before someone bought the loan. It has been four months, I continue to make payments to Transworld, and I am still listed as in default. In addition, it was a 15 year loan and I now owe more on it than when I started. Because of my family 's unique situation, we need to apply for a mortgage immediately, and we have built our credit up to do so, but are unable to do anything until this gets resolved. All XXXX of us (wife and XXXX kids, XXXX with XXXX) have been living in my in-law 's basement while Transworld continues to list me as default even after I complied with my end of the agreement.	2281521
1/9/17	Cont'd attempts collect debt not owed	I have received repeated calls from transworld systems incorporated on phone number XXXX for a debt I do not owe. The company seems to think I owe money to a hospital, however, all my debt is paid. The company keeps asking me for personal information and I refuse to give it to them as I can tell it must be a scam. They get angry with me when I will not confirm my date of birth or any other information and refuse to mail me documentation and proof of bill or debt.	2281469
1/9/17	Cont'd attempts collect debt not owed	I paid XXXX however XXXX will not remove the collection because they keep telling me the Collection agency needs to tell them the debt was paid to the original creditor. The Collections agency refuses to do so even after I sent XXXX with a copy of the payment to them. XXXX has not given me a receipt they tell me that my money orders are a receipt but No I want a receipt on XXXX letterhead stating amount is paid in full. XXXX told me I am no longer on their do not rent list I do not care, I want my receipt. XXXX or Transworld Systems need to inform XXXX that I DO NOT owe this debt.	2281623
1/6/17	Can't repay my loan	I went to XXXX XXXX XXXX XXXX XXXX in 2011 and it ended up being shut down. I originally got my private loan through XXXX which they now transferred the loan over to UAS XXXX and I ca n't afford to make the payments and feel that if Im able to have my federal loans forgiven that I should be able to have my private loans forgiven or some sort of help with this loan.	2278610
1/6/17	Disclosure verification of debt	XXXX 2016 I noticed a negative item on my credit report reported from TRANSWORLD SYS INCXXXX. It claimed to be for a debt to XXXX XXXX XXXX for {\$340.00}. Prior to this I have not received any notice of this debt. I found XXXX numbers for XXXX XXXX XXXX by calling my local hospital and searching the web - XXXX have been disconnected (XXXX and XXXX) and the third was for another firm that had no record of an account under my name (XXXX). I then called Transworld, who indicated the debt was from XXXX 2016, but they had no information on what the bill was for, nor were they able to provide me with contact information for XXXX. They did indicate that they would contact XXXX to request the original bill and send it to me. My complaint is that my credit score has been severely hurt by this small bill that I have no information about and that, even after filing a dispute and calling, ca n't seem to get any details about. I pay my bills on time and would be happy to pay this bill, except that neither XXXX nor Transworld can tell me to whom to pay the bill, or explain how I 've never received a single letter or invoice about this debt prior to it appearing on my credit report.	2278208
1/5/17	Disclosure verification of debt	hello My name is XXXX XXXX I am a former XXXX school student, the school that forced to sale their foundation by the department of education for providing false education anyway I am applying for the loan refund, however my issue is that when the school got us to sing for the privet student loan from an agency called XXXX. after a period of time I received an email saying XXXX is not my loan provided anymore. And University accounting service LLC became the new provided service that I have to pay back to them. my problem start here, my bill is {\$120.00} a month. I am paying that amount for couple of months but every month I have interest accrued, when I asked them by phone the lady told me because I am paying the Miniman .then I paid {\$300.00} for tow month that 's double the amount, but still interest accrued. after that I have contacted them by phone and email to send me the loan and interest polices to understand why interest accrued to avoid paying interest no one did what I have Asked for. no body provided me the polices. just what I am asking for is that they do n't want to provide me information about my dept. I do n't know now if they charging accurate or not. thank you the company website is XXXX my email is XXXXXXXXXXXXXXX my phone is XXXX	2273813

Date received	Issue	Consumer complaint narrative	Complaint ID
1/5/17	Improper contact or sharing of info	<p>Transworld Systems Inc shared with the Credit reporting agencies that I had an unpaid medical debt shortly after receiving the collection request from XXXX XXXX instead of waiting 6 months as outlined in the Fair Credit Reporting Act.. As this bill resulted from an auto accident, there were many Insurance companies involved (XXXX auto and XXXX medical). This bill was paid within the XXXX months, and as I understand the Fair Credit Reporting Act, the bill should not have been reported to the Credit Reporting agencies.</p> <p>Once the bill was paid (within 6 months), the company simply reported that the bill was paid and there is a zero (XXXX) balance, but will not remove the " collection " from credit reports.</p> <p>When contacted to have this collection removed they stated that it is there policy to report all delinquencies as soon as they come in, and not to wait the XXXX months. And once reported, they will not remove them even though it seems to be at odds with the Fair Credit Reporting Act.</p> <p>Upon contacting Equifax this error, they will not remove the entry unless Transworld Systems authorizes the removal, which they will not remove.</p>	2276345
1/4/17	Dealing with my lender or servicer	Every month UAS charges me {\$15.00} because they take too long to process my payment that I make from XXXX Online Bill Pay.	2274146
1/4/17	Improper contact or sharing of info	I have an outstanding medical bill from University of XXXX as well as from the University of XXXX. The medical bills were a result of an automobile accident, for which I am pursuing personal injury settlement with my insurance company. My attorney has repeatedly notified the XXXX, the XXXX XXXX XXXX, and their debt XXXX of his representation and further instructed them to direct all communications to him. Despite this, I am repeatedly receiving invoices and debt notices to my home address and nothing is being sent to my attorney. At least XXXX account (University of XXXX) has been sent to a debt collector, and I believe this may be affecting my credit. The debt collector was also instructed by my attorney to contact him, but they have also continued to send statements to me. I feel harassed and bullied.	2274026
1/3/17	Disclosure verification of debt	<p>I do n't know what transworld inc debt is from.</p> <p>I would like more information due to the continued increase in interest on that account.</p>	2272924
1/3/17	Improper contact or sharing of info	NOC Financial Systems is contacting my son and my father regarding a debt that I apparently owe, although they have yet to contact my phone and leave a message nor have I received anything in writing. My dad is XXXX years old and does not need this added XXXX and furthermore if someone needs to get in touch with me I have had the same telephone number for 16 years. If someone needs to get in tough with me, send it in writing.	2273032
1/3/17	Improper contact or sharing of info	The company contacted me at work. Ive never heard of this company in connection with my student loans. I have also never received information from the original debtor or the company so that I may verify the original debtor contacted this company to use their services regarding my student loan.	2272449
1/2/17	Disclosure verification of debt	<p>I received a letter from Transworld Systems Inc. dated XXXX/XXXX/16 for the amount of {\$110.00}.</p> <p>I have no idea what this debt is about since I pay all my road tolls, parking tickets and medical bills. I have never received a bill from a creditor for this amount so this is the first communication I received about owing a debt.</p> <p>The letter did not state who the creditor was or what the bill was for. The Transworld website contained no information to check this account for me to look it up. The phone numbers listed on the letter and website are dead numbers so the company can not be contacted. I have read online (consumer reports) that other consumers are having their credit reports damaged by this company who ca n't be reached for questions about the debts they 're trying to collect.</p> <p>Please help.</p>	2271436
1/1/17	Cont'd attempts collect debt not owed	creditor withdrew original.debt told collector drop but it is still on my credit report	2270828

Date received	Issue	Consumer complaint narrative	Complaint ID
12/29/16	Dealing with my lender or servicer	I took a private loan out for specifically daycare expenses XXXX, my school XXXX COLLEGE had there own daycare where my son attended. XXXX day i received a notice he was closing daycare for good, so after that i looked for a new daycare for my son to attend while being enrolled in school at XXXX i went back to my finical advisor to ask if i would be awarded the remaining balance due to my son not attending there daycare. The advisor told me that they were gon na meet with all the affected students, and they where gon na hold a meeting the following week and he would notify us with more info. The week was coming up when we received a notice that the owner XXXX XXXX posted on the student portal that he was going to voluntarily close the school. So my concern is what type of legal actions can be done due to him closing and me not getting any info from the advisor or XXXX? He was granted ch XXXX bankruptcy and now on XXXX XXXX he will file his ch XXXX i was never given a exact amount of what was paid to XXXX in total, and why was i never given the remaining balance paid out to apply to my new daycare my son is attending.	2267668
12/28/16	Disclosure verification of debt	I found a collection for an old utility bill that was paid several years ago. It was reported by Transworld Systems on XX/XX/XXXX. I never received notice of this collection to be able to dispute. I spoke with several people at the collection company, XXXX telling me that they showed the debt had been paid in XX/XX/XXXX. A supervisor told me they were mistaken. When I asked them to remove the collection from my report and send me documentation on the debt, I was told that it was a process and would take a while to resolve. I spoke to the original Creditor XXXX (Who I still have an account with) to address, they told me they did not know why it was reported, they showed no open collection account for me.	2267541
12/28/16	Disclosure verification of debt	The collection company did not send verification of debt and right to dispute. The address information they had on file was incorrect. Other collection agencies have deleted their accounts due to this (attached is an example), but this company does not want to abide by the federal laws. I have made several attempts to communicate this to them, but have been unsuccessful in receiving a requested call back in over 30 days now.	2266566
12/26/16	Communication tactics	I am trying to contact TSI to discuss my bill and nobody answers the phone and the answering machine is full so I am unable to talk to anyone to resolve my issues. There was a misunderstanding and I am not able to talk to anyone to resolve this issue. Because of this I am afraid this will negatively affect my credit rating. As soon as I received the bills from TSI I paid immediately and I am requesting they do n't submit this late payment to the credit bureaus. My payment was no more than 31-60 days late.	2263840
12/24/16	Communication tactics	How ever many attempts to speak with XXXX per operator. They state he should called me back than they transfer Me XXXX and said he would called me back.XXXX if this number is right still no called from your agency 's of Transworld collection. Now since XXXX sent my loan to Tranworld no one answer the phone for the whole of this month, I need to speak with someone about my loan please help someone from Transworld Collection thanks. As of XX/XX/2016 no answer please someone help this retired senior citizens please help some body hear my cry. Thanks.	2263330
12/24/16	Cont'd attempts collect debt not owed	Owned XXXX on damage debt and settled payment on XX/XX/2016. They sent collector Transworld System , Inc. Collection Agency that it was not collected w/ letter dated XX/XX/XXXX. I have copy of credit card payment of the debt was collected by XXXX.	2263301
12/23/16	Cont'd attempts collect debt not owed	I am continuously being called about a debt that I do not recognize. I have asked the company to provide a proof, they mention that they will send it out however I did not receive it. And the calls continue to be made and they claim that they will send out the information. This is becoming quite irritating.	2262783
12/21/16	Cont'd attempts collect debt not owed	I have no knowledge of this debt and would like it to be removed as it 's reporting to the credit bureaus and negatively affecting me.	2260137
12/21/16	Managing the loan or lease	My husband has a private student loan he obtained before our marriage (I was a minor). He was delinquent, and in talk for a payment plan with them, when a judgement was filed against the both of us. I am attaching paperwork we signed showing that this judgement was to only be against him. Despite this, I have a judgement listed on my credit report.	2259464
12/20/16	Dealing with my lender or servicer	I do n't have much information, as I have not been contacted. I was just approached by a neighbor because they called HER and acted like it was a character reference and asked all sorts of questions, including where I work, my phone number, and more. She did not respond, as she 's aware not even I have her number, so I would n't have used her as a reference. The person who called was XXXX and her number is XXXX.	2256462

Date received	Issue	Consumer complaint narrative	Complaint ID
12/20/16	Cont'd attempts collect debt not owed	<p>TRANSWORLD SYSTEMS INC ACCOUNT NUMBERS : XXXX XX/XX/XXXX XXXX, XXXX XXXXConsumer Hotline : (XXXX) XXXX-XXXXConsumer Hotline Fax : (XXXX) XXXX ATTENTION TO DISPUTE DEPARTMENT : Dear Sir or Madam : I am a victim of identity theft. An identity thief used my personal information without my permission to open an account several account in my name this debt is not mine. I have enclosed proof of my identity and a copy of my Identity Theft Report. In accordance with the Fair Debt Collection Practices Act, I am asking you to stop collection proceedings against me and stop communicating with me about this debt, except as the Fair Credit Reporting Act allows. I also ask that you TRANSWORLD SYSTEMS INC or any company associate with this account # XXXX and tell them the debt is the result of identity theft. I have enclosed a copy of the Federal Trade Commission 's police report Notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Reporting Act (FCRA). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including : date account open all sign original contract including : Account applications made on paper, online, or by telephone Account statements or invoices Records of payment or charge slips Delivery addresses associated with the account Records of phone numbers used to activate or access the account Signatures on applications and accounts Investigators report Please send me a letter explaining what you have done to : TRANSWORLD SYSTEMS INC or any company associate with this account that the debt is the result of identity theft Stop collection proceedings against me Stop reporting information about the debt to credit reporting companies Provide me with the records I request Thank you for your cooperation. Sincerely, XXXX SOC SEC # ***** DOB XX/XX/XXXX ADDRESS XXXX, XXXX XXXX</p>	2257353
12/19/16	Cont'd attempts collect debt not owed	<p>The billing office for XXXX XXXX XXXX hired TransWorld Systems to collect on a medical debt from many years ago, which should have been discharged under my Ch. XXXX bankruptcy in XXXX of 2015. Although I believe I 've provided this information verbally to this company before (I do n't have any dates written down), the phone calls continued - usually multiple per day. I finally called again last week and after speaking with someone in the billing office who knew nothing about bankruptcy law whatsoever, I was referred to the billing office manager, " XXXX ", by the doctor 's office (who, assured me that this should stop immediately). XXXX refused to stop billing me if I did not provide a copy of my discharge paperwork (even though this information is public record and they ARE a billing office), so I faxed him a copy last week. After receiving, he left me a message stating that he would have the collection efforts stopped immediately. I have continued to receive calls from TransWorld Systems, attempting to collect on this debt, even after his voicemail to me. I received another call today, which is partly inspiring this complaint. I let TransWorld know that they should cease and desist collection efforts immediately per Ch. XXXX discharge, which was provided to the billing office. I called the billing office this morning again to speak with XXXX, and I 'm told that he 's out all week and no one else is in charge ; that they 're " all in charge ". This is coming from the same woman I spoke to last week who has no idea about bankruptcy law. She then hung up on me when I continued to press her for who was in charge this week. This issue is causing me significant emotional distress - it was enough to go through the events that led to the bankruptcy in the first place and the bankruptcy itself. I have worked very hard to bring my credit back to good standing and this needs to stop asap.</p>	2256473
12/17/16	Cont'd attempts collect debt not owed	<p>Duplicate reporting with different balances : Account # 1 {\$170.00} Balance XXXX Original Creditor {\$170.00} High Balance XXXX XXXX, XXXX Opened Date XXXX XXXX, XXXX Last Reported Account # 2 {\$280.00} Balance XXXX Original Creditor {\$280.00} High Balance XXXX XXXX, XXXX Opened Date XXXX XXXX, XXXX Last Reported Individual Account. Responsibility Medical Remarks Account # 3 {\$610.00} Balance XXXX Original Creditor {\$610.00} High Balance XXXX XXXX, XXXX Opened Date XXXX XXXX, XXXX Last Reported Individual Account. Responsibility XXXX Account # 4 {\$72.00} Balance XXXX Original Creditor {\$72.00} High Balance XXXX XXXX, XXXX Opened Date XXXX XXXX, XXXX Last Reported Individual Account. Responsibility XXXX</p>	2254331
12/16/16	Communication tactics	<p>This company has called a friend, my place of employment, my sister, my brother-in-law, my nephew and my home phone and my cell phone numerous times.</p>	2250956
12/15/16	Cont'd attempts collect debt not owed	<p>I have contacted repeatedly by creditors trying to collect debts owed by ex son in law, XXXX XXXX XXXX, XXXX XXXX is purposely giving my phone number out as his. XXXX is currently XXXX. XXXX is purposely giving my number out to harass my family.</p>	2251588
12/15/16	Cont'd attempts collect debt not owed	<p>The collection agency is calling for XXXX XXXX. I am not him. This is his sole debt. They are also calling my Mother. He is my ex husband. He is out on bond for XXXX charges of unlawful conduct on a child. I gave them his phone number, address, his parents address. They continue to call me and my Mother on her phone line. I asked them to stop calling me as did she request for the calls to us to cease. The calls continue to come.</p>	2251978

Date received	Issue	Consumer complaint narrative	Complaint ID
12/14/16	Cont'd attempts collect debt not owed	I was in an accident and their insurance company was responsible for my medical bill. I contacted them advising them of this information. I also sent documents of the company and I communicating on a settlement amount. I advised the creditor that once the company had settled it could be paid and could it be removed. Though it is my bill this company was responsible for paying it. I sent a copy of the settlement check and asked could the debt be removed because I was never responsible for the debt the insurance company was and that I would be willing to make arrangements to pay it. Instead of them understanding that an accident took place is the reason a bill ever came about and that company was responsible for paying the bill. All this was sent in writing with the companies name and settlement information and info saying that they owed the bill.	2250281
12/12/16	Dealing with my lender or servicer	I was a student at XXXX college. I had a loan through the school via XXXX XXXX. The school was shut down and now a private collector, University accounting Services is attempting to collect on the loan. All other loans through were forgiven by the US Department of Education. I have been paying on this loan so as not to damage my credit however the company, University Accounting Services, have been mishandling my records and gving my information to other companies who have been calling me attempting to collect on the loan. Secondly the college and company owning my loan have filed for bankruptcy in the state of Maine. I was notified of this. My complaint is that University Accounting Services is mishandling my financial information and charging me for a loan that should be forgiven. Secondly University Accounting Services Representatives claimed they never sent my loan to anyone else for collection and that the company calling me and sending me letters, XXXX XXXX, are fraudulent.	2246200
12/12/16	Cont'd attempts collect debt not owed	This debit was paid in full on XX/XX/XXXX to XXXX confirmation number XXXX other numbet XXXX paid direct to XXXX i don, t know why TRASWORLD put this debit in my credit, but i want to delete to all my credit record affect my score trans-union, equifax etc Thank you XXXX	2244885
12/10/16	Cont'd attempts collect debt not owed	I used to live with my sister in XXXX, and we agreed to have the cable company under my name which is call XXXX, but apparently she stoled my information to put the light under my name too and i wasnt aware of it. I just lived in XXXX with her for a year. I notice that i had this dept from XXXX XXXX after it was already in collection because i wasnt aware of this. She never told me anything.	2244405
12/9/16	Cont'd attempts collect debt not owed	I have repeatedly asked for proof that the debt belonged to me via certified mail. They can not provide me the information requested and refuse to remove the item from the credit report.	2243437
12/9/16	Cont'd attempts collect debt not owed	Transworld Systems Inc. sent me a collection letter advising me of a debt they claim is mine in the amount of {\$510.00}. I have been a victim of identity theft and this debt is not mine nor do I know who " XXXX " is. I 've enclosed copies of my police report of identity theft.	2242717
12/8/16	Cont'd attempts collect debt not owed	I am receipt of Transworld Systems letter informing me they are handling the collection of an account that is a debt. However, after reviewing my records, I am unable to find any documentation of any contractual relationship between Transworld Systems and me which makes them entitled to enforce a commercial claim against me. Transworld Systems have not provided any proof of contract to substantiate their claim. Such as providing me with a certified copy of an original contract with my signature, specifically naming Transworld Systems as a company entitled to enforce a commercial claim against me.	2239844
12/8/16	False statements or representation	Transworld union called a Client of mine. They were representing the XXXX fire department and referenced my clients office address which did not make since. See message below : We received a call on our Main Line looking for you, it was someone representing the City of XXXX XXXX and they are trying to set up a Fire and Health Inspection ... she did n't have/was n't willing to give me much more detail.. and when i asked what property she was referring to, she said / Street, so I was all sorts of confused given that is our office, and not in XXXX XXXX XXXX County . Would you mind calling them back? She did say she had left you a message on your cell ... Number below. Thank you! XXXX This is the same number that calls my work line and saying : this is XXXX XXXX with Transworld union please call me using the reference number This was embarrassing in all shapes and forms.	2240645

Date received	Issue	Consumer complaint narrative	Complaint ID
12/7/16	Cont'd attempts collect debt not owed	I bought a new car XX/XX/XXXX after the usual back and forth a deal was made where no down payment was to be made, I went to take care of the paperwork with the finance manager, on the paperwork was listed {\$500.00} down payment I was ready to get up and walk away from the deal but the finance manager assured me no money was required from me that it was on the paperwork for the finance company only. I was n't sure this was proper But the finance managers exact words were am I asking you for any money? And further he said no is asking you for any money now. Now I have worked as a car salesman before and know if money is to be payed at a later date a promissory note must be signed. Since I was not asked to sign one I thought it was ok. On the Monday after the sale the salesman calls me to ask where 's my down payment I advised I signed no promissory note and was told I was not going to have to pay it. After that I heard nothing until this collection letter came. They are trying to pull a fast one on me and will not get away with it. I will file a lawsuit against XXXX and XXXX XXXX if this is n't stopped now.	2240311
12/7/16	Cont'd attempts collect debt not owed	I received medical care at XXXX Medical center which is in network with my XXXX Medicare Insurance. My XXXX consulted with a hospital XXXX concerning something during my XXXX. This hospital XXXX was in network with my insurance, however the hospital XXXX incorrectly filed their paperwork as out of network. They have been informed of their error several times. Despite these they have sent the bill to collection and impacted my credit score adversely	2240728
12/7/16	Can't repay my loan	I was a student of XXXX College whose parent company is XXXX Colleges between XX/XX/XXXX to XX/XX/XXXX. XXXX has shut down due to issues beyond my comprehension. Upon signing up for XXXX, I was told that I would be getting lifetime job placement through the program and other various promises. While in school, I had exhausted my federal loans. In order to continue, they told me I needed to sign up for private loans. Now that I 've been out of school, the interest and the amount of loans are affecting me financially. I 'm afraid to default on these loans as I 'm aware that it could ruin me financially. I just recently lost my job and have never been unemployed for more than a decade. I 'm seeking for a refund and reduction to these aggressive loans as the financial office made an ultimatum that if I did not sign up for the student loans, I could not finish. After hearing that XXXX would shut down, I asked the Dean whether the school would shut down or not. He said no and to continue my education. I know I 'm a little late on filing this complaint, but the form I had previously filled out was strictly for my federal loans only. I 've been doing this all on my own and no longer have access to documentation to my time at XXXX, other than my statements from the Private Loan company. It used to be genesis, but then it got moved to University XXXX. Please help and advise.	2239487
12/6/16	Disclosure verification of debt	a doctor sent this to a collection agency. when I never even got a bill from this doctor. I have been trying and trying to call the debt collection company, Trans world Systems, but when i call it says.. leave a message for extension, XXXX ive left a message. they dont answer their calls on XXXX different numbers I 've called. they have a fax number on one of their web sites, i tried to fax them a dispute letter. The fax number is a phone number! again, no answer. how can i dispute this debt if i cant get ahold of them? the problem is, the doctor office is charging me my XXXX percent share at a price that exceeds what XXXX says i have to pay. the XXXX has to go by XXXX approved amounts. and not charge me what they think they should get paid, Good thing XXXX issues me what they pay out and the most i should have to pay!	2236002
12/6/16	Taking/threatening an illegal action	I signed a check to XXXX when married to my ex that was military.. When we separated he changed bank accounts which we caused the check to bounce and I am being held responsible. They told me because it was federal that there was a lean against my as number and that they could take the money at any time.. I tried to set up payments and at first there would only accept XXXX dollars a month.. I only get XXXX a month ssi so that was hard for me I tried to get them to lower it to XXXX or XXXX but they said they could n't accept less then XXXX which barely covered finance charges.. I did n't think they could charge this on a check. So I do n't know what to do.	2238277
12/6/16	Cont'd attempts collect debt not owed	Transworld services inc. Contacted me and told me I own {\$650.00} to a doctor at the University XXXX XXXX XXXX XXXX XXXX I have not been to nor ever visited this place. I have a pay stub that will prove that I was at work XXXX plus miles away during the alleged visit on XXXX XXXX 2016. The woman that contacted me from this debt collector was rude and threatened to ruin my credit. Transworld services inc. called several times and never left a message when I tried to call the number back no one answered and the voicemail option is always full there is no way to contact these people.	2238608
12/5/16	Cont'd attempts collect debt not owed	I continue to receive statements from XXXX XXXX XXXX saying I still owe them money. However I already paid the invoice through their debt collector Transworld Systems , Inc. XX/XX/2016, the most recent bill is XX/XX/2016.	2235537
12/3/16	Cont'd attempts collect debt not owed	debt was paid in XXXX/XXXX/2016 to medical office. Now I am receiving letters from a collection agency called Transworld Systems , Inc. TSI	2234163
12/3/16	Cont'd attempts collect debt not owed	XXXX has continued to falsely report that I owe them membership dues when in fact the membership was cancelled. On multiple occasions I called XXXX to inform them that I should not be charged any dues per my cancellation. XXXX has failed to identify a confirmed cancelled member and has continued to try and collect false debt from me. This is consumer fraud and XXXX should be reported to the XXXX for their illegal business practices.	2234259

Date received	Issue	Consumer complaint narrative	Complaint ID
12/1/16	Disclosure verification of debt	I did not receive a letter informing me of the debt, I found out after running my credit. I called and requested a letter in XXXX/XXXX/2016 and i still have n't received one. Started making payments on a payment arrangement still have n't received a receipt after XXXX payments. Company refused to fax or send info regarding payment plan or payments received. I offered to sign consent. I called numerous times were my info was given without right party ID.	2231028
11/30/16	False statements or representation	<p>Went in for XXXX on my XXXX under a health care provider that my Insurance covered. After an attempt himself to fix the issue my doctor had stated that it was imperative to get the XXXX done at XXXX. Being that it was the doctor requesting the XXXX it was a necessary measure. At first contact with XXXX I was astonished to hear that I had owed them a large sum of money. I am a XXXX student whom barely can afford to eat and have no way of paying off a medical bill like that. In initial talks with XXXX (Current insurance provider) they told me XXXX separate times that it was an XXXX and that they were not able to cover costs. I told them what had happened and assured them that it was the doctor 's wishes and not an XXXX. After the first, of XXXX failed attempts, to get it handled with XXXX I reached out to XXXX. I explained the situation to them and they told me they ca n't do anything about what kind of XXXX the doctor lists it as. Throughout my care I was passed along to XXXX or XXXX different physicians and I know that somewhere in the mix someone decided to list it as an XXXX. Additionally I went in to the XXXX being told that my insurance would cover costs and not once did I ever sign a patient responsibility form or have XXXX mentioned. My provider first hand did not adequately disclose the cost of service to me nor would they allow me to check on cost before hand.</p> <p>In my personal and professional opinion I do not owe XXXX or the collection agency any money what so ever. This debt was obviously sold off by XXXX to the highest bidder and I am sure that both parties are now profiting considering a medical organization would just write this off on their taxes. If this debt was transferred to a debt collection agency along with XXXX claiming a " loss " on their income statement I am sure that I could take them both to court for tax fraud. I am prepared to do what it takes to get this off my record because I have maintained a decent credit history regardless of my many bills and debts I have taken out to provide myself with a quality education.</p>	2230101
11/29/16	Dealing with my lender or servicer	I attended XXXX XXXX XXXX and because I was n't able to get enough Financial Aid to cover the classes, they offered a " Temporary Credit Agreement. " This meant that I could take classes without paying for them until I graduated. I have paid on the " Temporary Credit Agreement " since I XXXX in 2013, but recently XXXX XXXX XXXX closed. I do not believe that their promise to help me find a career was fulfilled, and now that they are closed this will remain the case. Since their accreditation is under scrutiny, I feel I am paying for classes that did n't provide me with the education I paid for. Now that XXXX XXXX XXXX is going through bankruptcy, I ca n't get any information on how to forgive the " Temporary Credit Agreement " through the collector.	2227114
11/29/16	Cont'd attempts collect debt not owed	Original debt for XXXX was paid in the year it occurred.	2227101
11/28/16	Disclosure verification of debt	I received a letter from Transworld Systems, dated XX/XX/XXXX that I owed a balance of {\$810.00} on a medical bill. I called them at XXXX to pay the balance in full. They were unable to locate me by name, account number, or Social Security number, even though I gave them the information on their letter. My wife had me call back again that evening with the same results. The account has now been placed for collections. I do not mind paying the bill, but should not be penalized with this on my credit report for 7 year because of their ineptitude. My wife has tried to pay a similar account with them, with the same result, This company plays games, and report to collection agencies before accepting money.	2224505
11/28/16	Cont'd attempts collect debt not owed	Transworld Systems Inc. is trying to collect a debt of {\$840.00} on behalf of my insurance plan SSS. I have been with this insurance company for more than XXXX years now and they does not have any records about the referenced debt.	2225023
11/25/16	Dealing with my lender or servicer	<p>In XXXX I found out through being Executor of my Mother 's estate that there were outstanding federal student loans in my Name that were in default. I made arrangements through the Estate Lawyer (XXXX) to make payments to the Debt Collector Transworld System. At the time of the agreement, I was told that if I made 10 consecutive payments I would exit the default rehabilitation program. It is now 15 payments with no word from either Transworld of the Dept of Education as to exiting the Default program- with my hope to have a more favorable monthly payment. I have called Transworld twice and was told that my account would be transferred to US Dept of Education no later than XX/XX/XXXX That has not happened and I just got another notice from Transworld of their intention to deduct another payment on XXXX/XXXX/XXXX.</p> <p>Recently, my company told me that my job is being outsourced by the end of XXXX, and I will not have the financial resources to pay what I am currently paying. So in the end, I need my account as stipulated at the beginning out of collections as I have more than satisfied the requirement of 10 months. As of this writing it is now 15 months. With the prospects of being unemployed I do need to engage the US DEPT OF EDUCATION to renegotiate the amount I can truly pay given the change in employment.</p> <p>XXXX Borrower # XXXX</p>	2222984

Date received	Issue	Consumer complaint narrative	Complaint ID
11/24/16	Cont'd attempts collect debt not owed	I was a victim of identity theft and noticed a collection from Transworld Systems I 've attempted to dispute multiple times however no response on their end. Not sure what else to do. Police department told me to contact the federal trade commission which I wrote a formal complaint against Transworld Systems in regards to this matter. The FTC also instructed me to complete a id theft affidavit through identity theft.gov. Attached is my document. Thank you	2222628
11/23/16	False statements or representation	I had to go to XXXX XXXX XXXX Hospital in XXXX, Maryland on XXXX/XXXX/XXXX with XXXX. Before going there I checked and confirmed with my insurance that they were an in-network healthcare provider. I submitted my insurance card at the XXXX XXXX Hospital XXXX. The doctor who saw me was XXXX XXXX. In dues course of time I received bills from XXXX and paid them immediately. Yet this doctor (XXXX XXXX) and her outfit (XXXX XXXX XXXX XXXX) failed to bill my insurance for several months. Instead somehow billing my wife 's insurance (different from mine) and even received payment from them. They did not submit a claim to my insurance and then sent my account to collections. Once I found out about this situation I called them but they still did not submit a claim. Finally I was able to get my insurance to contact them directly and have them submit a claim in XX/XX/XXXX/XX/XX/XXXX. My insurance company (XXXX XXXX XXXX XXXX) processed the claim and told me my responsibility to pay is {\$160.00}. Yet this company, Maryland XXXX XXXX XXXX XXXX is insisting I owe them anywhere from {\$750.00} to {\$390.00} (it varies) and have been hounding me with a collection agency (Transworld systems). I have faxed them the claim statement from my insurance but they have ignored it. I would like to report this company for fraudulent over-billing and request that your Office take appropriate action against this company/doctor and also help resolve my issue. XXXX	2219443
11/23/16	Disclosure verification of debt	TRANSWORLD SYSTEMS INC. never contacted me prior to reporting a derogatory account in XXXX XXXX to the credit bureaus. Furthermore, the account was already disputed with the original loan servicer as a result of identity theft and was past the statue of limitations for collection and reporting retention per California law. I 've learned from the listed original servicer - XXXX XXXX XXXX (XXXX) that the fraudulent unknown account was supposedly opened in XXXX of XXXX and no payments were ever made to the account, it went into non-payment went into non Payment in XXXX and is past the statues of limitations for collection in California and for credit reporting retention. However, on XXXX of XXXX, this company that HAS NEVER ATTEMPTED TO CONTACT ME ONCE reported this derogatory account information to the credit bureau ILLEGITIMATELY and FALSELY reported that the last payment received was on XXXX/XXXX/XXXX when no payments were ever made to this fraudulent account nor recorded by the listed original servicer of the alleged account. This is unlawful and against Fair Debt Collection Practices Act.	2222278
11/21/16	Cont'd attempts collect debt not owed	For month 's I was back and forth between XXXX XXXX XXXX XXXX, and Medicare. At one point during the dispute the Medicare Representative asked for XXXX XXXX XXXX to call them. They refused, I was stunned, and here we are. I went to buy a car and found that my credit score had PLUNGED BY XXXX points. I paid for a copy of my XXXX-bureau credit report, and found that " while we trying to sort things out ", the XXXX XXXX XXXX was putting negative remarks on my credit report, AND sent my account out for collection. I was provided no notice from them, or the collection agency. The items were just embarrassingly there - in my credit reports when I was at the car dealership. The last Medicare Representative I spoke to said the XXXX Hospitalists were in violation of their contract with Medicare, and they (Medicare) would escalate my claim. I am still waiting.	2217017

Date received	Issue	Consumer complaint narrative	Complaint ID
11/20/16	Dealing with my lender or servicer	I have a student loan with Younomics serviced by University Accounting Services (UAS). XX/XX/XXXX, I entered into an agreement with them to reduce my monthly payment to \$ XXXX/month. Since then, 1) the bill I receive from UAS every month says that my " total payment due " is { \$300.00 } " , XXXX) When I log in to pay my bill in the UAS ' website, my amount due is { \$300.00 } , 3) I have made a { \$300.00 } payment every month since then, including my XX/XX/XXXX bill. However, I saw in my credit report that Younomics/UAS made an adverse credit report on XX/XX/XXXX stating that my account was 30 days late. Younomics/UAS has not sent a single correspondence to me telling me that I have a past due and why I have a past due after making the " total payment due " written on the bill and listed on the UAS 's website as I pay my bill. This is not the first time that Younomics/UAS has made an adverse credit report on my account when they have failed to send me a bill that clearly reflects what I must pay for my account to be current. The billing (and other communication or lack thereof) is simply incomprehensible. It appears that the " total payment due " is not really the " total payment due " and that I must somehow find ways to ascertain the amount I must actually pay or anxiously wait for my credit report to see if the " total payment due " was in fact the " total payment due " or whether there was something hidden behind the " total payment due " that I failed to guess and must now suffer the adverse credit report consequences. I do not understand why I should be penalized for making a timely payment of the " total payment due " and all I am asking of Younomics/UAS is to first rectify this adverse reporting that I believe to be unjustified and to send me a monthly bill with a " total payment due " that is in fact a " total payment due "	2216852
11/18/16	Cont'd attempts collect debt not owed	I am not aware of these accounts. Furthermore, Transworld has never sent me any bills or notices to my house so that I could dispute them.	2213139
11/18/16	Cont'd attempts collect debt not owed	I visited XXXX on XXXX XXXX, XXXX, my insurance company, XXXX paid the claim for this visit on XXXX XXXX, XXXX. XXXX XXXX XXXX contacted me about the payment and I submitted my ins. docs to them for verification of payment and I never heard anything back. XXXX XXXX I receive a letter from Transworld Systems INC claiming I owe { \$970.00 } which is and additional { \$340.00 } on top of the { \$620.00 } that my insurance company already paid XXXX XXXX XXXX. I disputed this claim an I provide TSI the same verification that I sent to the health center, but on XXXX/XXXX/XXXX XXXX sent a collection notice to the credit bureau now my credit score has been effected.	2215989
11/16/16	Dealing with my lender or servicer	I attended a for-profit institute in XXXX XXXX, MI owned by XXXX Colleges. The XXXX closed them down and stated that what they did was against the law and they forgave our federal loans and we were told that the private loans that originated from XXXX, owned by XXXX Colleges and now UASXXXX, should clear those loans. I have stopped payments due to what the federal government has stated. They now call me and my mother everyday saying that we need to pay even though I talked to them and told them what the XXXX had said.	2211741
11/16/16	Cont'd attempts collect debt not owed	I received a letter from Transworld systems Inc. TSI ; XXXX XXXX XXXX , XXXX , PA. XXXX ; Phone XXXX. This is supposedly a debt collection agency trying to collect a { \$22.00 } debt owed to XXXX XXXX XXXX. I have no debt to this organization and when I XXXX XXXX., I got more than one company listed. When I XXXX Transworld, XXXX would not load their page because of an Unsecured website. When I called the phone number Transworld had in this letter (XXXX) , I received a voice recording stating the person I at the extension I dialed ; XXXX is unavailable. Suspect this is a scam and will not make payment on something I can not identify or verify.	2208655
11/15/16	Communication tactics	We have set up an automatic payment plan to pay this debt and yet we get XXXX calls every day and when answered there is no one on the line and the call is dropped.	2210247
11/14/16	Disclosure verification of debt	I had a letter mailed out to Transworld asking for legal validation of the alleged debt, which I deny. I used the address provided on my credit report. The letter was returned as unbelievable	2208127
11/11/16	Communication tactics	I have received XXXX phone calls today, XXXX calls yesterday and two calls a day on a { \$92.00 } debt that I owe. They do not leave voicemails or really have any information they can give me on the dates and time i owe the debt. They say it is for XXXX XXXX. They are calling me at work and I've been reprimanded for it.	2203744
11/9/16	Cont'd attempts collect debt not owed	I had a credit through my XXXX, my lawncare service for applications and I had a XXXX application on my lawn that would cover the cost. Even with the credit, XXXX called about the debt and recently received a collection notice, even though I had a credit that was in excess of the amount owed.	2201311
11/9/16	Disclosure verification of debt	Re-Inserted accounts violate the FCRA and needs to be remove permanently.	2201508

Date received	Issue	Consumer complaint narrative	Complaint ID
11/8/16	Communication tactics	I took out two small (private) loans through my University directly to make up the difference in a couple of emergency situations. The lending company is called XXXX. Over the past six months, I have attempted twice to send them the lengthy amount of paperwork they requested for me to ask for deferment on my loans due to financial hardship. Both times, I received no notice of them receiving my forms, so I called them again after receiving multiple letters threatening to send me to collections. I was told that my mail did not make it to them and I would have to send it to them another time. They do not accept these documents in any other form besides snail mail. So, as they asked, I sent the documents a second time. I still received letters threatening to send me to collections for past due amounts. Over a month after I sent the forms for the second time, I called them and demanded to know what was going on. This is after they called me multiple times on an " automated dialer " to tell me that my account is past due and that I will be sent to collections, and that I had been reported to federal credit institutions for my intentional delinquency. They told me that for the SECOND TIME, they did not receive my request for deferment. What I also learned is that they illegally gave my father, who is not on the account and has no relationship to the loan, information that he was not meant to have access to, and allowed him to put his phone number as a contact for my account. They claim they have no record of speaking to him, but there is no other way his phone number would be put on my account. I was told that my case was being forwarded to an account specialist. Even after my case was supposedly forwarded, I kept receiving the harassing phone calls, and each time, I told them that they had already broken the law by giving an unauthorized person my account information, and were breaking the law with harassing letters and phone calls despite all my efforts to right the situation. Through no fault of my own, this company is seeking to destroy my credit and destroy my life. I was recently diagnosed with XXXX and am having a XXXX. I may very well be XXXX. This callous, unethical and illegally performing lender should be shut down, if not at least fined into oblivion for what they have done to me and to other students who have fallen on hard times after graduating.	2200585
11/7/16	Dealing with my lender or servicer	Hello, I am an XXXX female XXXX Veteran. Upon my graduation in 2007, I was contacted by XXXX XXXX to start paying off my student loans unknowingly signing up to consolidate my loans right out of school. I have been struggling with finding stable employment to make the payments towards paying back my loan. My loan has reached default status, and was passed to XXXX. They 've recently passed my account to Transworld Systems who now manages my account. Transworld wants me to agree that I owe {\$30000.00} when my understanding is that I owe {\$24000.00} on my principal and I 've accrued {\$3900.00} in interest. This total does not add up to {\$30000.00}. I sent a dispute letter to Transworld Systems asking them to verify the amount. And, I wanted to report this situation as well. Although I want my loan out of default by participating in their loan rehabilitation program, I do not want to verbally agree to owing this much if it is n't my true balance.	2198125
11/5/16	Disclosure verification of debt	I do n't know what this is.. I paid all debt off!!	2195723
11/4/16	Dealing with my lender or servicer	I began attending XXXX at XXXX and began signing loan documents while I was still in high school. I have accumulated 16 loans to both private institutions and the federal government totaling over {\$50000.00}. I have an AA degree in Criminal Justice which has not been accepted for transfer to any four year institution at which I have applied. Numerous law enforcement agencies have also rejected the authenticity of my degree. Therefore I am stuck with a degree I ca n't use and {\$50000.00} of debt.	2195460
11/4/16	Cont'd attempts collect debt not owed	I originally made arrangements XX/XX/2016 to pay off a medical debt purchased by Transworld Systems , Inc. and the balance of {\$120.00} was paid in full on XX/XX/XXXX and deducted from my XXXX account on XX/XX/2016. Since then, I have contacted this company 4 times within XX/XX/XXXX -XX/XX/2016, requesting a letter of " paid in full " without success ; however, I 've been verbally told repeatedly since then that my account was paid in full and that my letter was in the mail and this information would also be sent to the XXXX major credit bureaus. I spoke with another representative today XXXX XXXX XXXX XXXX and she promised me that she would fax the PIF letter to me and I still have n't received it. She also (along with XXXX other representatives) informed me that this information would be updated and sent to the XXXX major credit bureaus ; however , after disputing the amount last month ; I received notification today that TSI reported to them that I still have a debt in the amount of {\$120.00}. This is unfair as they received my payment more than 30 days ago and refuse to send me confirmation. I have verified my address multiple times and they continue to tell me that they sent out a letter but every time I call back ; they tell me that a letter was never sent and they will expedite it.	2193883
11/4/16	Cont'd attempts collect debt not owed	Transworld Systems has contacted me numerous times despite my telling their staff that I paid this debt directly to the doctors office and it is paid in full. There is no debt to collect, however they continue calling and sending letters.	2194747

Date received	Issue	Consumer complaint narrative	Complaint ID
11/4/16	Taking/threatening an illegal action	Transworld Systems Inc. mailed me a stack of supposed medical bills for services provided to my late wife. In an effort to hinder my efforts to resolve the matter they put an incorrect contact phone number on their notice. Their notice fails to provide even the most basic information to allow me to identify what service they say money is owed for. They just say i owe the money because they say so. On XXXX/XXXX/16 when I called they refused to tell me or send me any information because they claim they already sent it by guaranteed mail but refused to even answer the question about who 's signature was on their supposed guaranteed mail. I feel it is reasonable to assume that their claim of sending via guaranteed mail was a blatant lie based on their failure to even acknowledge that I asked who signed for their guaranteed mail. Finally, they repeatedly tried to interrupt me while I was in the middle of a sentence and then hung up on me because they claimed that I was talking over him.	2197462
11/3/16	Cont'd attempts collect debt not owed	I have been trying for months to clear out a medical debt that was sent to collections, with a service date of XXXX/XXXX/XXXX. I did n't know about it until XXXX when I could n't get credit and reviewed my credit report. The issue is that I was covered by Medicaid from XXXX/XXXX/XXXX through XXXX/XXXX/XXXX, which I confirmed with XXXX XXXX, Director of the Office XXXX in the Department XXXX in XXXX XXXX. Her phone number is XXXX. Every other bill from that hospitalization was covered, so I 'm not sure how that fell through the cracks. My attempts to clear that debt have been unsuccessful because the collection agency claims that the debt is valid -- which is true, but it should have been covered by insurance.	2193991
11/3/16	Cont'd attempts collect debt not owed	I have received phone calls from the following number twice during business hours this week XXXX/XXXX/2016 - XXXX/XXXX/2016 : XXXX. The agency identifies themselves as Transworld Systems Inc. and states that I have unpaid medical debt. I have carried XXXX Identity Theft insurance for the last 13 months, and credit/identity monitoring through XXXX. I contacted XXXX and was advised to pull my XXXX credit reports and call back to review them with a consultant. All XXXX credit bureau reports were clean for collections accounts and accounts in negative standing. I was advised to ignore the calls and submit this complaint. I have also never spent time in a hospital or otherwise received medical treatment beyond standard primary care of my physician.	2192719
11/2/16	Disclosure verification of debt	The agency re-aged a debt of {\$640.00} without my permission, showing an opening date of XXXX/XXXX/16. I have not had service with XXXX in the last 4 years.	2191994
11/1/16	Cont'd attempts collect debt not owed	Apparently, at some time in the past I ordered an item and it was shipped to me using XXXX. A month or so ago, I received notice that XXXX was not paid by the shipper, and if further collections efforts by XXXX did not result in a payment from that shipper, they would come after me. I had never heard of something so absurd, it 's like a meat supplier not being paid by a restaurant, so the supplier waits outside the restaurant and when you finish your steak they jump you by your car ... Anyway, as you can likely predict, the company never paid XXXX and now they are coming after me., I ca n't find the original collection notice so I do n't even know who the shipper was, and XXXX has no interest in telling me. They are increasingly rude and belligerent toward me, and want to hear nothing but my credit card info, which they wo n't get. I know I paid for the shipping since I have the item, but I ca n't prove it because I do n't even know what specific item we are even talking about. It 's circular dislogic at its worst and the only company with all of the data is n't interested in helping, only harassment.	2188928
11/1/16	Taking/threatening an illegal action	The constantly call me wanting me to pay over the phone, and want my personal information. When I tell them I will verify what they have the lady got really rude with me and told me they are going to sue me and garnish my wedges, but would not tell any thing else.Will not send me any papers in the mail like I have repeatedly asked. Constantly tell me that I need to pay.	2189628
10/30/16	Cont'd attempts collect debt not owed	I used an XXXX in which my health insurance covered and I paid the copay right then and there and now I believe this is the XXXX company that has somehow found out about that visit and is calling/mailing me for a collection of medical debt I never owed.I 've checked online with my insurance company and I do not owe any debt for it. Nor do I see any of this " debt " on my credit report. I 'm not a person that typically likes to owe money to anything so it 's very weird that I keep getting these past due balance letters and calls. So I can only assume this is a very realistic scam.	2185637

Date received	Issue	Consumer complaint narrative	Complaint ID
10/29/16	Cont'd attempts collect debt not owed	I made an XXXX appointment with the XXXX XXXX XXXX in XXXX on XX/XX/XXXX, and XXXX XXXX XXXX refused to do the ear cleaning and referred me to an XXXX, although it was not urgent, and she should have been able to XXXX. I did not go to the XXXX, as I knew it would be more expensive, and so I used up XXXX sets (XXXX) of the remaining XXXX sets of XXXX that I had left over that I had purchased in XX/XX/XXXX. The XXXX sets cost about {\$100.00} and are no longer available. XXXX failed to tell me in advance that I would be charged if she refused to do the ear cleaning. She did not give me a bill and failed to tell me that I would be charged when she refused to do the ear cleaning that I specifically made the appointment for. I later received a bill dated XX/XX/XXXX, for {\$76.00}, after Medicare paid the first {\$12.00}. As there was no way to call XXXX, I called the XXXX customer service, and I was told that a supervisor would call me, but no one did call. After I received the 2nd bill, I called again, and they had no record of my having called the first time, and again I was told that a supervisor would call me, but no one did. After I received the 3rd bill, I went in to talk to XXXX and her coworker, and she seemed to agree that I should not have to pay, but she could not reverse the bill, so she emailed her supervisor who was supposed to call me but did not. Several weeks later, I received a letter from XXXX XXXX XXXX from the XXXX XXXX XXXX office in Rhode Island. As she does not take calls after XXXX California time, and I do not get up that early, I left XXXX phone messages for her requesting an email address so that I could explain in writing why I do not owe XXXX anything, but she never responded. So on XX/XX/XXXX, I mailed her a XXXX page written letter. The next day, I received a bill from XXXX 's collection agency, Transworld Systems Inc. in XXXX, PA. I called the same day and left a message explaining that I do not owe XXXX anything, and now they have sent a second bill. On XXXX XXXX, XXXX XXXX illegally called me at XXXX and left a phone message. I left a phone message for her that she needs to stop billing me for the fraudulent charge. Medicare defines Insurance Fraud as " One form of insurance fraud is when a provider bills medicare for services you never got ". As a result of my bad experience with XXXX, I will never use a XXXX XXXX XXXX, and I will never shop at XXXX again.	2185295
10/29/16	Cont'd attempts collect debt not owed	XXXX I never had an account with them XXXX XXXX I reported my card lost and to close the account and they did n't and that I do n't know what Transworld system is and it was open XX/XX/2012 I have no idea on what all this is on my credit the only thing that should be on my credit is really nothing everything 's up to date except I 'm behind on one of my credit cards to my credit cards but those are getting paid next month and that 's XXXX and XXXX XXXX those XXXX credit cards are getting paid next month but other than that I should n't have anything else on my credit somebody is using my credit out there and it 's going on my credit	2185579
10/27/16	Can't repay my loan	I HAVE TRIED TO CONTACT THE COMPANY FOR INFORMATION AND BALANCE, IT IS NOW WITH AN ATTORNEY COLLECTION AGENCY AND WE HAVE SENT XXXX CERTIFIED LETTERS REQUESTING THE SAME AND WE CONTINUE TO KEEP GETTING THREATENED WITH A JUDGEMENT AND WE HAVE SHOWED UP IN COURT SEVERAL TIMES AND THEY ONCE HAVE N'T SHOWN, WE CONTINUE TO CALL AND EMAIL WITH NO RESPONSE EXCEPT FOR A SEE YOU IN COURT	2181732
10/27/16	Cont'd attempts collect debt not owed	I keep receiving calls from Transworld Systems , Inc. claiming that they are attempting to collect a debt. When I called back, they asked for my late husband, and will not tell me to whom the alleged debt is owed. There is no debt owed by my late husband, but even after I said I would file a complaint with the Consumer Financial Protection Bureau, they continue to make daily calls. This must stop.	2182650
10/27/16	False statements or representation	I was contacted by Trandworld Systems attempting to collect a debt that was being collected by another collections agency. When I was contacted by them the amount they said I owed was more than the original debt. I sent them a letter advising them that the debt was already being collected by another company, provided them proof of the other company collecting the debt, and that they had increased the amount I owed. I asked them to cease attempts on collecting this debt. I have not heard from them since but they have now added the collection to my consumer report and it is now showing in collections on all XXXX bureaus.	2182553
10/27/16	Dealing with my lender or servicer	The school I was attending XXXX College suddenly closed on XX/XX/2016. the school works with a private lender called XXXX . Since the school unexpectedly closed I was unable to finish the XXXX program that I enrolled in. This lender still wants me to make payments on a this loan for the full amount when I am no longer in school nor did I finish the program. The school was issued {\$7700.00} and only {\$5000.00} something dollars of this loan was added to my tuition the remaining balance of the stipend checks that I refused were supposed to be sent back to the lender . When I contacted the lender they are telling me they never received any funds back from XXXX College. I have called numerous times and spoken with numerous agents regarding this matter and the agents keep stating that they still need a response back from XXXX and someone will contact me at a later date. I feel as if the school has taken the remaining money and has no intentions on returning. I can not get answers from the school as there is no one working there anymore to get answers on this matter and XXXX is stating that they want the whole amount on this loan to be repaid. In my school handbook it states that if the school unexpectedly that my loans would be forgiven. If you can please look into this matter I would greatly appreciate it.	2182676

Date received	Issue	Consumer complaint narrative	Complaint ID
10/26/16	Cont'd attempts collect debt not owed	I had a rented instrument from XXXX XXXX XXXX and returned it. Upon checking my credit report I noticed an item in collections for {\$2700.00} and it was from XXXX XXXX XXXX. I called them and they sent me a copy of the receipt showing my returning the instrument, I then filed a dispute with XXXX XXXX to Transworld (the debt collector) and when the decision came back it was unchanged although I attached a copy of the receipt to the dispute. I am trying to repair my credit and definitely do not need derogatory items that do n't belong there. Any help you can give me would be greatly appreciated. Kind Regards, XXXX XXXX	2179089
10/26/16	Communication tactics	This is my place of employment and they continue to call this number instead of my private number even though they have been requested numerous times that I can not receive these calls at work nor confirm my social security number at work. It is a public place that anyone can hear the conversation. I have requested they call my private number but refuse to and then state that is me refusing the debt and still continue to call my work	2180210
10/25/16	Cont'd attempts collect debt not owed	I cancelled my account due to relocation and just received a bill from collection agency that I owed XXXX XXXX {\$290.00} when I have not been using their services for 6 months.	2177351
10/25/16	Cont'd attempts collect debt not owed	I sold my house in XX/XX/2015. at that time, I cancelled my XXXX because I did not need it anymore, since I had sold my house. I informed XXXX, and they agree. since then, XXXX has been sending me monthly bills for service I no longer received. XXXX has sent three different collection agencies to collect a bill which is not legitimate, because I no longer received their services, they agreed to stop the service, and are still pressuring me, through collecting agencies, to pay a bill for services they no longer provided to me.	2177306
10/25/16	False statements or representation	I spoke with XXXX XXXX XXXX. I told them that I XXXX was out of work and they agreed to allow me to make payments to them. They came to my house unannounced and removed some trappings from around my house. I was then contacted by Transworld, and the collector threatened me and said that this would be my only chance to resolve this matter.	2175948
10/25/16	Cont'd attempts collect debt not owed	In XXXX 2016 my credit card was charged {\$1600.00} on my XXXX account for a delivery made from XXXX. My credit union cancelled the card and subsequently closed its investigation of the case in XXXX 2016 affirming to me in writing that a merchant error was made. In XXXX 2016 I received a collection invoice from the XXXX XXXX XXXX for the disputed debt. I followed the dispute process (responding in writing upon receipt of the notification) and received a letter ceasing collection efforts dated XXXX XXXX, 2016. On XXXX XXXX, 2016, I received a collection notice from Transworld Systems Inc. for {\$1600.00} plus collection fees {\$220.00} for a new total of {\$1800.00}. I called XXXX to inform them of the notification and they told me to call Transworld Systems Inc. and to reference their invoice number in order to access an email that XXXX would place in the XXXX accounting system regarding my account -- -apparently to bill the correct account. I called Transworld Systems Inc. and spoke to XXXX XXXX and she accessed my account and stated that I had been billed in error. She had information on who sent the order and who received and signed for the delivery (a company from XXXX to a company in XXXX, KS). I called XXXX back to report my communication with Transworld Systems Inc only to be shuffled from one section to another (recovery to billing to fraud). I called Transworld Systems Inc. this morning at XXXX MST and spoke to XXXX XXXX (XXXX) and she stated that Transworld Systems Inc. has closed out the collection process on me and my account citing that XXXX billed the wrong account. XXXX XXXX stated that I should not be receiving any further collection notifications regarding this false debt claim. XXXX billed my account/credit card for this shipment. XXXX continues to send this disputed debt to collection agencies without due diligence to accounting protocols. I have called XXXX XXXX, XXXX ext. XXXX, and emailed (at XXXXXXXXXXXXX) this XXXX agent handling my case and have not heard back from her. XXXX has not corrected its files and continues to pursue me for a debt that I did not incur. They are not responsive and their actions constitute fraud.	2177454
10/25/16	Cont'd attempts collect debt not owed	My issue is three : (1) I do not believe the charges are legitimate. I have receipts indicating payments for service. (2) The bill that is claimed by the service provider is for service dating back to XXXX 2014. I paid in full. Also, there were no subsequent notifications that they believed I had an outstanding balance. (3) The collections agency sent me a letter stating their position with a contact phone number. When I call the phone number, it indicates, " for the states of Texas press XXXX ". When I press XXXX ', the automated voice service says for the state of Texas they are not accepting calls or service is not available. It then provides me a second number to call. When I call this number, the automated voice message indicates that service is not available at this time for the State of Texas and for me to call later.	2177772
10/25/16	Dealing with my lender or servicer	XXXX college took out a private loan in my name and then when they closed i found out that they had taken over {\$20000.00} in federal loans plus \$ XXXX+ in Pell Grants and XXXX Separate private loans for XXXX \$ XXXX+ and XXXX XXXX XXXX for \$ XXXX+. My tuition was only {\$29000.00}. So this does not add up. The private loan company for XXXX has no idea what to do as far as discharging my loan. I need help!	2178622

Date received	Issue	Consumer complaint narrative	Complaint ID
10/24/16	Cont'd attempts collect debt not owed	I previously filed a complaint because the debt collector was attempting to collect a debt for an item that was disputed and resolved in my favor with my credit card company. The dispute was for services not rendered from XXXX in accordance with the service agreement. The debt collector responded to the complaint on XXXX/XXXX/2016 and stated that the account was closed in their system and that they intended to have no further communication with me regarding the matter. This has not been the case. I received a letter dated XXXX/XXXX/16 attempting to collect a debt referenced in the previous complaint. The letter also stated that they may recommend that the debt be transferred to a team of telephone collectors if not paid.	2176063
10/24/16	Cont'd attempts collect debt not owed	<p>I received a collection notice regarding a bill from XXXX XXXX. I had been to XXXX XXXX with concerns regarding XXXX XX/XX/XXXX (I saw XXXX XXXX XXXX XXXX, who told me I hade a XXXX earlier this year at a different hospital) but I had never received a bill for this visit. I believe there were XXXX visits, XX/XX/XXXX and XX/XX/XXXX, it was awhile ago and I do not remember.</p> <p>The bill, from Transworld Systems Inc, claimed I had never paid my bill to XXXX XXXX, which was true, because XXXX XXXX had never sent me one. I called the FTC and asked them what I should do and they told me I should call XXXX XXXX 's billing. I did and XXXX XXXX claimed that they had the wrong address for me and that they were sending my bills to an old address. I gave them my new address. They requested I start making payments for the bill in the meantime and that they would pull the debt from the collection agency. They told me to disregard any future letters from Transworld Systems Inc . I thought I made a payment over the phone at the time but I ca n't find any evidence of this. I did start making payments online immediately. Transworld sent me one more collection notice, a couple weeks later, which I disregarded as instructed.</p> <p>Although XXXX XXXX billing had told me on the phone that they would send me an itemized bill for my visits, they never did. I only ever received XXXX bill from XXXX XXXX. It was XX/XX/XXXX, for the remainder of the debt that they said I owed (after my online payments), and I paid that with a check. I have my bank statement as proof of this. I thought that had settled the matter. That was XX/XX/XXXX.</p> <p>A couple weeks ago I received a new collection notice from Transworld Systems Inc., claiming that I owed them almost twice as much as either they or XXXX XXXX had ever said that I owed them, and it was for those same dates, XX/XX/XXXX and XX/XX/XXXX. I received a credit card statement about a week ago that said my credit rating had dipped over XXXX points.</p> <p>I was under the understanding that my debt to XXXX XXXX was settled. And again I received no notice from XXXX XXXX before receiving this collection notice, even though now they have the right address to send me any correspondence.</p> <p>I do not believe this debt is valid, as XXXX XXXX had previously led me to believe the matter was resolved and has made no attempt to contact me directly.</p>	2175330
10/19/16	Cont'd attempts collect debt not owed	Last year XXXX damaged a suitcase during shipment. XXXX never paid neither responded my claims. I opened a claim with my credit card company to get reimbursement from XXXX. XXXX never approved the claim of the credit card company. I gave up trying to collect payment from XXXX. Recently I started receiving debt collection notices with collection fee. A copy of the notice is attached for records.	2165425
10/18/16	Disclosure verification of debt	I am unable to contact the company to pay my debt! I have tried to call, the contact home number on their letter is a XXXX recording. The phone number on their website just rings and rings and no one answers. Also, the registration code they provided to pay online does not work and I have tried on multiple devices. I just want to pay the debt but I have been unable.	2166894

Date received	Issue	Consumer complaint narrative	Complaint ID
10/18/16	False statements or representation	<p>XX/XX/XXXX To Whom It May Concern : I am writing to let you know that I have received your collection notice for a defaulted student loan in the amount of {\$28000.00}.</p> <p>This debt, originally accumulated as a private student loan I received when I was enrolled at the University XXXX from XX/XX/XXXX-XX/XX/XXXX, was a debt that I began paying on after I began my XXXX career XX/XX/XXXX. Since that time, I have made monthly payments in increments of {\$280.00} a month, from XX/XX/XXXX until XX/XX/XXXX.</p> <p>XX/XX/XXXX, I was informed in a phone call I made to you regarding my payment structure, that my student loan was in default after you received no monthly payment for two consecutive months.</p> <p>I received no written notification of this change of status when it occurred.</p> <p>I was told in that phone call that making an interest payment at that time, and continuing to do so until such a point that I could begin making payments on the principal, would in turn remove my account from default and would allow me to bring my debt into good standing. XX/XX/XXXX, after receiving notification that my loan was being sold to a debt collection service known as Transworld Systems, I contacted Transworld Systems and challenged the legitimacy of the debt on the grounds that I had received confirmation from a loan service specialist managing my account under your supervision, that providing interest payments on my loan would " bring the debt into good standing, " and thus bring my debt out of default.</p> <p>I have yet to receive any acknowledgement by you, your company, or its affiliates, that you or your agents ever spoke to me regarding such an agreement. I am challenging your authority, therefore, in managing this debt, on the grounds that you and your affiliates are held responsible for false testimony and are ultimately guilty of perjury.</p> <p>Please feel free to reach me if you would like to schedule a hearing on this matter .</p>	2163879
10/15/16	Disclosure verification of debt	<p>I had a charge off from a Military XXXX card. The amount of the debt was XXXX. I was garnished by Transworld Systems. I paid XXXX in XX/XX/2016 and {\$250.00} every month. With the garnishment and the payments made of to XX/XX/XXXX, I have paid the amount of {\$3300.00}. I spoke to the company to see the status and they stated that I owed an additional {\$1000.00}. I asked for a breakdown and they stated that they could not provide it. They stated that I owed {\$4000.00} and I was still collecting interest every month. I requested a copy of the original debt and they refused. I asked how much of this debt was paid to the original creditor, I was told {\$2900.00} and the rest went to them. I stated that the account should be paid in full. They just continued to argue and tell me if I would pay my bills then I would n't be in this situation. I asked for my payment history and the original debt. I asked them to remove my debit card from the account until further notice. He refused and stated that they will get their money. I do n't owe anymore so I do n't understand. I have paid the balance on the chargeoff of XXXX, I have paid an XXXX in addition to that amount and they are telling me that I owe {\$1000.00}</p>	2162409
10/15/16	Problems when you are unable to pay	<p>I was contacted by transworld systems inc in regards to a medical debt on XXXX. I had no idea who was calling me and they were calling from a local number with my area code. I asked who was this and the gentleman said his name and company then went on to tell me about the account he was collecting on without verifying information so the collector disclosed information to a third party. I contacted the company the next day to let them know what happens and to get a call back from a manager after they reviewed. They put my account in dispute apparently without me disputing. This could cause me to get a judgement on my record for no reason. This company is violating FD CPA and is a loose cannon in my opinion. I want to know what I should do and if I should hire attorney or what would be best suited for this situation?</p>	2161764

Date received	Issue	Consumer complaint narrative	Complaint ID
10/14/16	Dealing with my lender or servicer	<p>Hello, Currently, Transworld Collections sent a notice of SSI offset to an old address, however they had my current address, as I have received the current invoices. Because of this, they were able to convince the DOE that I did not respond, therefore DOE allowed the offset.</p> <p>Previously, I hired a student loan specialist, XXXX from XXXX, in XX/XX/XXXX. We spoke with Transworld on many occasions, to no avail. Additionally, explaining that I would be retiring on XX/XX/XXXX. They were uncooperative and gave us the runaround (the complexities of which I will not go into here).</p> <p>According to the info I have read on the DOE website, these people are suppose to work with student loans for rehab purposes. They were already receiving XXXX {\$400.00}. per month and to rehab they insisted on an additional XXXX This was not affordable. I am retired now and on Social Security of \$ XXXX month. Nor was it in compliance with - " The law has always said that borrowers only have to pay reasonable and affordable amounts. " IE : New Rules for Loan Rehab-XX/XX/XXXX.</p> <p>They would not budge.</p> <p>A real mess that could have been avoided if they had adhered to the laws enacted by DOE. Then we sent XXXX pages of past efforts to rectify the situation to the Ombudsman 's office of DOE. No conflict of interest there ... Transworld was hired by the DOE.</p> <p>Also, I explained the predicament to a representative of the DOE-Ombudsman office, XXXX, she told us to call Transworld and renegotiate? My student loan specialist and I had done so in preceding months which we explained in the cover letter to the Ombudsman 's office when we sent the pages.</p> <p>At this point, I am hoping that your office will negotiate a minimal payoff or to rectify their use of false pretense to offset {\$150.00} from my SSI. According to Social Security, collections agencies are entitled to 15 % of any monies from SSI over {\$750.00}. per month, which would be {\$39.00}. not {\$150.00}.</p> <p>Please help me, I am running out of options ... as all the lawyers I have contacted will not take the case, saying that it is a matter for a negotiator. If I had the money I would sue DOE and Transworld.</p> <p>I have been honest and cooperative in the face of their manipulations and high-handedness ; however it is obvious that a more legal stance is necessary.</p> <p>Thank you.</p>	2161951
10/14/16	Cont'd attempts collect debt not owed	<p>I went to see XXXX XXXX XXXX XXXX XXXX XXXX for medical services on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX at XXXX (business name) Address : XXXX XXXX XXXX # XXXX, XXXX XXXX XXXX , NV XXXX Phone # : XXXX. I paid my copay. My insurance company (XXXX) owes the remaining balance and is under a RECEIVERSHIP/Court order XXXX Judicial District Court of XXXX County, Nevada (the " Receivership Court "), in case number XXXX, and pursuant to Nevada Revised Statutes chapter XXXX, entered its Permanent Injunction and Order Appointing Commissioner as Permanent Receiver of XXXX (the " Permanent Receivership Order ") Per the court order XXXX can not bill consumers or patients, but have done so anyway and have ignored the court order. After explaining this several times by phone and email, on XXXX/XXXX/XXXX I received an email stating I was no longer in collection status from a XXXX XXXX XXXX. I continue to be billed and reported to collections. The last transmittal letter from Transworld Systems Inc. Collection Agency on behalf of their client XXXX XXXX XXXX XXXX is dated XXXX/XXXX/XXXX. My credit is being effected negatively and should n't be.</p>	2161928
10/14/16	Dealing with my lender or servicer	<p>My private student loan (through XXXX XXXX) defaulted in XXXX 2014. I had lost my job in XXXX 2014, and I explained this to them. The loan was eventually bought by TransWorld Systems. I have a payment arrangement with TransWorld - {\$100.00} a month is automatically deducted from my checking account. This arrangement has been ongoing for over a year. For the past month, I have received repeated calls from TransWorld - a XXXX XXXX. Sometimes he leaves a messages ; sometimes he breathes into the phone. I want this communication stopped. XXXX XXXX previously suggested I borrow the money to satisfy the debt to TransWorld. Numbers he has used are : XXXX ; XXXX ; XXXX ; XXXX.</p>	2159548
10/14/16	Cont'd attempts collect debt not owed	<p>Received a recorded telephone call from Transworld Systems Inc. saying this was an attempt to collect a debt and to call XXXX XXXX at XXXX. The US Government is paying for credit monitoring for me for the next three years because their computers were hacked last year. I get updates and free credit reports. I do not owe anyone any money and I have an excellent credit score. I am not calling these people back because I looked them up and found that they are a scam. If they want to send me information on this supposed debt then they should do that otherwise I want them to stop calling me. I want this on record with the CFPB in case they try to report me to a credit agency fraudulently. Thank you.</p>	2160278
10/13/16	Cont'd attempts collect debt not owed	<p>Both debts, (XXXX XXXX hospital, XXXX XXXX XXXX), occurred while I was unemployed and homeless. I was covered by XXXX. Also known as XXXX now. XXXX XXXX 's medical safety net program. In both cases I submitted my information at the hospitals.As required by XXXX. In both cases it was n't possible for me to return to XXXX. for treatment. In XXXX I passed out from XXXX, thus the ambulance. In XXXX XXXX I was a outpatient and treated for a XXXX. When in XXXX XXXX My car had broken down .So, at XXXX I did n't have any transportation to the closest XXXX hospital (XXXX-XXXX miles away). I was told that in situations like the one I was in. Reciprocal services are extended between the counties.</p>	2158744

Date received	Issue	Consumer complaint narrative	Complaint ID
10/13/16	Disclosure verification of debt	My taxes have been taken from me for a few years in an attempt to collect my debt. I asked for inquiry of my balance. On the itemized billing that I received it shows that whatever amount they took from my taxes was credited to my balance but then " reversed " and added back to my amount due. I have sent an email with the scanned copy of the bills highlighting where the discrepancies were and no one can give me straight answer of what 's going on and they are still attempting to collect the debt.	2158206
10/12/16	Dealing with my lender or servicer	<p>I have been attempting to obtain a reduction in student loan payments. Currently, my wages and income tax refunds are under garnishment. On XXXX occasions the necessary paperwork has been submitted yet my responses have been in the form of letter advising me the XXXX has submitted my account for debt collection. On XXXX/XXXX/2016 I received a response to my latest request for a reduction. I immediately contacted the XXXX number (Saturday hours were listed as XXXX) at XXXX and received a recording the office was closed. On XXXX/XXXX/2016 I received another notice advising me the XXXX had placed my account in delinquency status with a collection agency (Trans World Systems Inc) and they were unable to contact me and I needed to contact them. I called and spoke with XXXX XXXX, who informed me the reason they send me this notice was due to their inability to get in contact with me and I needed to submit the same form I had submitted (I have copies believe the credit agencies are UNFAIR in their practice and deliberately or callously delay repayment negotiations by constantly asking for the same information or in my case generating a debt collection notice when in fact the account is being repaid. The notice does not state a reason why all the paperwork was rejected or what was incorrect. The letter tells me to send all correspondence to the collection agency address. I submitted over 20 pages of documents and it is obvious they received something, what I find troubling with this situation is why I receive a debt collection notice rather than a professional acknowledgement of my documents as well as what items are further needed to process my request. It is time-consuming to gather all the documents required by XXXX for consideration of reduction. I am deeply troubled by the {\$20.00}, XXXX in penalties assessed to my account and how no communication is mailed to me on a regular basis since my wages are garnished on a regular basis. Nor do I receive a balance statement. In the past I had to file numerous complaints against the collection agency for harassing calls at my workplace, cell phone and home phone.</p> <p>As I have stated to the agency in the past, I do not want phone calls, I want all communications in WRITING. That is not illegal or against the law to ask for this request. Yet when I submit information in writing, I am told they could not contact me and I need to call them. But when I call I am told I need to resubmit information previously submitted but with no explanation as to what if anything was incorrect. Not only do I seek a reduction in my monthly payments, but I am requesting to receive a monthly statement indicating how my monthly and yearly payments have been applied over the past two years as well as payments in the past. I feel the collection agency is being deceptive and assumes that customers are ignorant or afraid to question their questionable business practices.</p>	2157842
10/10/16	Disclosure verification of debt	My account was transferred to Transworld Systems XX/XX/XXXX from XXXX XXXX XXXX. Account # XXXX. The reason for my complaint is that they will not send me monthly statements of the debt. The reason being because they are not a billing coming and the longer I wait to pay the debt it is incurring weekly interest. The last statement I recalled I received was from XXXX XXXX XXXX before turning over to the collection agency there was a balance of {\$820.00}. Now I have a balance of {\$890.00} as of XXXX/XXXX/XXXX. When I spoke with a representative XX/XX/XXXX I explained that I can only making payments of {\$10.00} a month/ I explained to them that I had been XXXX twice in XXXX and having a difficult time make full payments due to several other deductibles I am paying to others. I was told they can not make a formal payment arrangement with me unless I agree to pay {\$36.00} a month to stop interest from accruing and at that point they can send me statement. But earlier I was told they can not send statements. I believe this is unfair collection efforts, how can they charge weekly interest on a debt that was sent to them by XXXX XXXX XXXX in which they never charged interest. I would never get this paid off. The debt keeps going up and up. In the meantime they are continuing to cash my {\$10.00} checks. I refused to send them anymore payment until I get a running balance of what I owe and I want the interest to stop. This is clearly a UDAAP violation. Please assist me in getting this resolve. I want the balance verified that was transferred from XXXX XXXX XXXX	2153720
10/10/16	Disclosure verification of debt	TRANSWORLD SYSTEMS INC is reporting a collection account on my credit file that i have no knowledge of. I was never sent a DV from the company and I do not have knowledge of this debt. I work very hard at keeping good credit and this collection has significant effects on my credit file	2153739

Date received	Issue	Consumer complaint narrative	Complaint ID
10/10/16	Cont'd attempts collect debt not owed	<p>XX/XX/2015, I was admitted to an emergency department. I had insurance and most of the visit was fully covered. I am currently (still) being charged by the physician group at the hospital, saying I owe them money. I followed up with my insurance company, who said I was covered and the reason the physician group was not reimbursed was because they missed the 90 day period to file the claim. They strongly recommended I not pay the bill, as I was covered through my insurance.</p> <p>I followed up with the collection company (XXXX) several times (both calls and written statements) and even had my insurance company call them while I was on the phone to explain the situation, but they still are sending me bills. Recently, I have been getting phone calls and written statements from another company, Transworld Systems Inc, who say they are looking into my account, but only are using the bills as a reference for the account, not the several written statements between myself, my insurance company, and the original debt collector.</p> <p>I am at my wits end with this. I have been dealing with these charges for over a year now, taking time away from work to call the collectors, my insurance provider, and attempting to get in touch with the physician group (XXXX XXXX XXXX, which has n't been possible). I feel completely taken advantage of. I feel like these debt collectors are ignoring the communications from my insurance provider saying the fault and charges do not lie with me, they lie with my provider 's negligence when reporting the charges. Please help.</p>	2153338
10/6/16	Disclosure verification of debt	company states debt will be removed, Has not done this yet	2150303
10/4/16	Improper contact or sharing of info	Received a bill in my minor sons (XXXXyears old) name from a debt collector. The company is Transworld Systems Inc XXXX, PA, referring creditor was XXXX XXXX XXXX XXXX Tx. I called Transworld upon receiving letter and was told by XXXX that she would just document that the child was XXXX but he still had to pay the debt. I spoke with a supervisor at that point. The supervisor XXXX informed that XXXX XXXX provided that my son was the responsible party for the bill, even though they have his date of birth on file.	2146350
10/4/16	Cont'd attempts collect debt not owed	The debt collector is attempting to collect a debt for an item that was disputed and resolved in my favor with my credit card company. The dispute was for services not rendered from XXXX. XX/XX/2016, I purchased a lawn service package from XXXX to plant grass seed & aerate my lawn because it had a lot of bare patches. I tried to order the seeding & aeration services by themselves, but the associate would only sell them as a bundle along with a monthly weed control service. The associate told me that the seeding & aeration would be scheduled that week in XX/XX/XXXX & that I would receive weed control & fertilization in subsequent months to maintain my new lawn. As of XXXX 2016, the seeding & aeration service was never performed. I called numerous times to inquire about the seeding & aeration, but the company continued to reschedule the service. They showed up instead to spray weed control product & fertilizer on a damaged/bare lawn. On their visits, they were only on my property for 1-2 minutes. That was not the agreement that I entered into. I tried to call & stop the other services until the seeding was completed, but the company would not stop them. Finally on XX/XX/2016 I began a dispute with my credit card company because XXXX had not been responsive or helpful. The amount was disputed and resolved in my favor. A few weeks later, I began receiving debt collection notices from Transworld Systems , Inc. for the amount of the services XXXX had delivered that were not in accordance with our agreement. These services held no value because they were delivered without the primary service. This was already disputed through my credit card company and resolved ; however, I continue to receive debt collection notices.	2144388
10/4/16	Cont'd attempts collect debt not owed	XXXX XXXX sent me to a third party collections agency when I already paid the debt in full. Not only that, but they failed to send me any letters regarding this OR to call me, even though both my cell and work numbers remained the same. To make matters worse, the original bill was nearly {\$7000.00} and I busted my rear to pay all but {\$280.00} of that, leaving this small amount to be paid on XXXX/XXXX/16, and they sent me to a third party collections agency for that AFTER I PAID THE BILL! I have requested someone in their billing department supervisory team to call me regarding this error, but I do not anticipate that they will do so, nor do I anticipate that they will learn a lesson until a formal complaint is lodged against them. This is at least the second time I have had a problem with XXXX XXXX 's billing department, and I can not imagine how many others have had similar problems but do not know where to turn to lodge a formal complaint that may change things for the better for all patients.	2145849
10/3/16	Cont'd attempts collect debt not owed	I have some medical bills that was sent to collection due to non-payment as my employment ended/changed. I needed time to get back my feet. The last month I had paid what I owed based on what was showing on my credit history. I paid the balance off and last Friday I received another notification about another medical bill. I was trying to obtain some information and the lady that I was speaking with was very rude and unprofessional. She was very combative and would not allow me to speak. I was getting frustrated because of the way I was treated. I ended the call as I was not being treated with respect.	2144108

Date received	Issue	Consumer complaint narrative	Complaint ID
10/3/16	Disclosure verification of debt	I held an XXXX credit card while XXXX XXXX military that was unknowingly written off to TransWorld Systems Inc (TSI). TSI has garnished my federal tax returns without a court order and refuses to send me any information regarding my account. I have asked repeatedly over the last 18 months for a written statement disclosing my account number , monthly fees, interest rate and current balance. I have yet to receive anything, yet my account balance is still raising astronomically each month. I have spoken with a lawyer regarding the unlawful tax garnishment, but was told I can not do anything about it. TSI has deceptive debt collection practices and is ruining my credit no matter how hard I try to resolve the issue.	2140792
10/1/16	Cont'd attempts collect debt not owed	<p>Medical Billing XXXX XXXX XXXX XXXX, NY XXXX To whom it may concern : This letter is to complain about XXXX bills I recently received from XXXX. I called XXXX on XXXX XXXX, 2016, to find out how to deal with a problem I 've had with these XXXX bills.</p> <p>The XXXX police handcuffed me and forced me to the hospital because I was XXXX. When I arrived at the hospital, they handcuffed me to a chair while some staff asked me some basic profile questions. The cops then proceeded to take me to the XXXX where I met the XXXX who finally XXXX. The XXXX took me into a plain office and just gave me a tissue and asked me a couple questions about my profile. After five minutes, I was told to wait outside while the cops casually planted themselves in chairs to relax thinking they would be there a long time. The XXXX said I was fine to go and the cops quite surprised, proceeded to handcuff me and make me wait upstairs while they went to the cafeteria to get food. At this point, I had not eaten all day and just thought how my friends and family were probably wondering where I was. I realized I was taken to the hospital so the officers can get food and relax while I just got a XXXX. Less than one hour was spent at the hospital where most of the time was spent with me waiting handcuffed or watching the cops get food. I spent only fifteen minutes or less to myself in a XXXX and answer a couple questions and I refuse to believe any of that qualifies for an emergency room bill for {\$1600.00} and emergency visit for {\$140.00}. It is completely absurd and outrageous considering neither was any emergency at all and all I was given was a XXXX.</p> <p>After I had been on hold for several minutes, a representative came on the line. I tried to explain my problem to her several times and she interrupted me to say she could not help me and to write a letter explaining my situation. Needless to say, I was quite frustrated. I do not want to spend any more time on this problem and I am including these XXXX bills to be cancelled. I will be informing my friends, family, lawyers, and if necessary, forwarding all this information to the executive staff of this company and NY XXXX XXXX XXXX about this matter.</p> <p>Sincerely, XXXX XXXX</p>	2142283
9/30/16	Improper contact or sharing of info	I received treatment from a place called XXXX before I was seen by a doctor I had to submit my insurance information and a debit card on file. I never received a bill for the remaining balance that insurance did not pay instead the company was bought out by XXXX XXXX XXXX and all bills were turned over to Transworld collections I noticed the bill on my credit report and called and paid the bill immediately but also wondered why they did not use the debit card on file or XXXX card to pay the bill.	2142078
9/30/16	Dealing with my lender or servicer	I was contacted by Transworld Systems Inc. about a default student loan debt they are attempting to collect on for XXXX XXXX XXXX. My original loan amount was for {\$11000.00} and they are claiming I have a balance of {\$17000.00}. I asked what I need to do to dispute this debt amount and they would not share that information. I also asked the representative the date this debt went into default and the time-barr status, he refused multiple times to give me this information. After the representative asked how I intended to take care of this balance I informed him that I would not be making any activity on this account until they verified this debt by sending me the appropriate documents through the mail. I provided him with my address where they can send me the documents and 18 days have passed, I have received nothing. He also asked me what my annual income was and wanted the address of my employer, I told him I was not comfortable sharing this information. I received another collection call a few days later with the same routine and I reminded them that they are required to mail me verification of the debt within 5 days. I told the representative that I did not want to receive any more calls until they mail me verification of the debt. They have called 2 more times since then, but I declined to answer the phone. They have ignored my requests for documents and refused to share information on the account with me multiple times. I can not do business with or make payments with a collection agency who conducts themselves this way.	2139953
9/29/16	Can't repay my loan	I took out private student loans when I was in college. My grandmother was the co-signer. She got down and ill and passed away and all the student loan debt fell on me. I just could not afford to pay it. I 'm a mother of XXXX children living pay check to pay check. My student loan debt is more than my salary. I went to college to try and get out of property, but now I 'm just another person in property with a XXXX degree. This bondage has to be removed. Now my wages are being garnished and I do n't have enough money to provide for me and my kids needs. Please help. There has to be better way to handle this student loan debt. I want to pay them, I just can not pay that much at this time. I 'm being garnished almost {\$700.00} a month. This is awful.	2136070
9/27/16	False statements or representation	Debt was reported to the credit agency, no contact information. I then received a phone call the caller did not identify himself just the agency he was calling from and reason for the call, I inform him that the insurance company paid the debt and I was not responsible for the entire amount just {\$57.00} copayment. He then proceed to tell me how embarrassed I should be and I could be sued and my wages garnished if I did not pay. Or if I wanted to have the derogatory mark on my credit for 7 years he would see to it.	2133690

Date received	Issue	Consumer complaint narrative	Complaint ID
9/27/16	Cont'd attempts collect debt not owed	Keep receiving a bill from Transworld Systems for XXXX XXXX XXXX XXXX XXXX. I have asked for records, not just a bill or collection notice. I have no record of using this company - and I have no idea who they are. Then to send me a bill for {\$440.00} after 8 months is bad practice and bad faith. In addition - I have requested these detailed records 4 times!!! I have never received them - just another bill/collection notice	2133105
9/26/16	Dealing with my lender or servicer	I can not contact a private lender listed on my credit report. The report states that I have not paid my loan, however, I can not contact anyone to see if the amount is accurate and how to make payments. The company is listed as " Younomics. "	2130737
9/26/16	Disclosure verification of debt	Saw collection item on my XXXX report only. Called Transworld Systems , Inc and was told that is n't me, they would remove. They did n't. today when I called again they said I should fax the page from my XXXX report with name, SSN, Address, copy of military ID and phone number, with dispute reason. I have tried 10 or more times and fax number they gave me does not go through. Now phone number I used previously does n't go through either.	2131206
9/26/16	Cont'd attempts collect debt not owed	Sent Transworld Sys Inc. a letter after discussing the matter with XXXX at TSI XXXX XXXX). It is not my debt, someone with same name but clearly younger than me and a different Social Security Number. They replied to my letter of XXXX 2016 saying that it was unclear if I owed this or not so it could not be removed. I viewed my free credit report early this year so I can not access the report to contest the claim.	2132345
9/25/16	False statements or representation	I had an account with XXXX Utilities which was bought by Transworld Systems. Transworld is reporting to XXXX that my account was placed for collection XXXX/XXXX/XXXX. I left Pennsylvania in XXXX XXXX where the account was located due to XXXX XXXX. Therefore the date Transworld is reporting as the " date placed for collection is incorrect. I disputed the date with XXXX that Transworld is reporting and they refuse to update it to the correct date which would be XX/XX/XXXX or XX/XX/XXXX. I need the date corrected as soon as possible.	2130199
9/23/16	Communication tactics	Thank you for providing this service. I have gotten repeated calls with no message left from Transworld Systems about a debt owed to a doctor . Although I live now outside of the XXXX area code, they make repeated calls often more than once during the day from different XXXX area code numbers. When I questioned the account representative about this, he replied that they have only XXXX number which is not true. XXXX XXXX XXXX over a 5 minute! time span. And I have received five calls in three days. They repeatedly change numbers and do n't leave messages. I owe money. I understand that. They should leave a message and they should not lie. I appreciate your attention to this matter. Thank you.	2127646
9/22/16	Cont'd attempts collect debt not owed	My mother is XXXX soon to be XXXX. She needed help with her answering machine (she did n't know how to get the messages off). Within a 3 to 4 day period She had 24 messages and 21 of them was a recorded message from Trans World Systems, Inc " this is an attempt to collect a debt ". They left a number to call # XXXX I have called multiple times and always get a recording " the person at extension XXXX is unavailable leave your number ". This is crazy to call anyone this many times. My mother does n't owe anyone. How can we get them to stop?? Thank you so much and have a nice day!	2127514
9/20/16	Dealing with my lender or servicer	The loan I currently have with UAS is not qualified for loan forgiveness. I am asking for loan forgiveness because the institution I took the loan out for was convicted of fraud and is no longer operating. UAS is not able to give me an exact reason as to why they are not willing to forgive my loan. Knowing that XXXX ripped off XXXX people. Why are federal loans being forgiven and not private ones?	2120330
9/19/16	Cont'd attempts collect debt not owed	TransWorld Systems is reporting account number XXXX on my credit report when I paid them. My credit report reflected a balance of {\$77.00} but they are still continue to report this items. I had originally disputed it but it does not say disputed on the credit report which I know is a violation of the FCRA.	2119649

Date received	Issue	Consumer complaint narrative	Complaint ID
9/18/16	Cont'd attempts collect debt not owed	<p>For several months I've received phone calls (voicemail messages) from Transworld Systems , Inc. requesting that I return the call to a person (the name changes periodically) to discuss payment on a debt that I owe.</p> <p>I keep up with my outstanding debts and I do not owe anything that a collection agency would be calling me about. I researched the company online and have found there are numerous complaints about the company and the tactics used in an attempt to collect outstanding debt.</p> <p>The phone number being called is a residential landline phone. Perhaps the person having this phone number prior to me has outstanding debt, but I do not. Also I purchased my house in 2010 through a foreclosure proceeding, and I suspect the person who owned the home prior to me has financial problems based on the financial transactions posted to the county Recorder 's office prior to the foreclosure and the continued mailings I receive in that person 's name that run the gambit from attempting to collect money owed to offers for vacation giveaways to gambling casino resorts. I also receive mail in the wife 's name and a son 's name that show they have continued to use this address (now my address).</p> <p>Based on the online testimonies of all those who write about this company I will not be calling this company back to inquire or set the record straight at any time in the future. It appears from the details of the writers any attempt would be useless and only empower the bullying tactics of the company. I would like the phone calls received 2-3 times per week to stop, however.</p>	2117950
9/17/16	Disclosure verification of debt	I disputed and requested validation with at least 30 days to investigate. I also advised them that if any action is taken which could be considered detrimental to any of my credit reports I would seek legal counsel. It has now shown up on my credit report, and I have not received any verification.	2117642
9/17/16	Cont'd attempts collect debt not owed	<p>On or about XX/XX/XXXX, Transworld Systems reported an unpaid debt from XXXX XXXX for {\$71.00} to all XXXX credit bureaus.</p> <p>Despite writing and contacting this company asking proof of this debt, they have never provided such proof.</p> <p>XX/XX/XXXX, I spoke with XXXX XXXX and again ask for proof of the debt, as she did not want to provide me with the information, I asked to speak to a manager, but she kept me on hold for close to 20 minutes, only to hang up the phone on me.</p> <p>XX/XX/XXXX, I called and spoke to Manager, XXXX XXXX, who said that she would personally mail me proof of the debt. I gave her my mailing address and she re-assured me that she would send the information.</p> <p>As I did not hear from the company and because I was being denied a loan due this collection item, I decided to pay the bill, see attached.</p> <p>Although I paid the bill it is still being reported to all XXXX credit bureaus as a collection item. Upon contacting the company again, I was told that they do not remove collection items from any one 's credit report.</p> <p>I contacted the credit bureaus who informed me that this was incorrect and that the collection company simply needs to inform them that the collection item was paid in full and to delete it as a collection item.</p> <p>I have made several phone calls to this company and they have failed to assist me and this item still remains as a collection item on my credit bureau.</p>	2117248
9/16/16	Disclosure verification of debt	based on information and belief this is not my debt. I never received any notice of this debt.	2116480
9/15/16	Dealing with my lender or servicer	Hello my name is XXXX XXXX I am contacting you about University Accounting Service (UAS XXXX). my school was shut down due to fraud which was XXXX College and now the private loan still wants their money even though the Federal Loan was dismissed and I was reimbursed {\$1500.00} I feel that this might be fraud because they still want me to pay {\$2000.00} towards the private loan I would appreciate if you can investigate this thank you	2115147

Date received	Issue	Consumer complaint narrative	Complaint ID
9/13/16	Disclosure verification of debt	I never received notice that I owed this debt. I found out when I went to urgent care and they told me that I had a balance that was sent to collections two years ago. I then came home and looked at my credit report on XXXX XXXX and saw that it just showed up this month, it has n't been on any previous credit reports. The amount that I was told was owed was also different from the amount shown on my credit report. Urgent care had my correct phone number and address in their system so there is no reason that I should n't have received a bill.	2107735
9/13/16	Can't repay my loan	I was authorized to speak for a co signer. However, the Debt Collector Trans World Collecting on behalf of XXXX (rep. XXXX) keeps calling me. I am not on the loan but they wo n't stop calling me. Despite the fact she keeps calling me, she will not fax or mail the original contract to me. She refuses to make a counter offer and has lied several times about the negotiations.	2108828
9/13/16	Communication tactics	Private student loan collector contacted me by phone at my place of business on XXXX/XXXX/2016. I requested they not call there because it causes professional damage and cited the Fair Debt Collection Practices Act. I told them they could contact me via mail. They then contacted me again at my place of business on XXXX/XXXX/2016 and I requested again to not contact me at work.	2109669
9/12/16	Disclosure verification of debt	Transworld was asked by me on XXXX/XXXX/16 and XXXX/XXXX/16 to provide proof that XXXX XXXX XXXX owns this debt because I never signed any contracts with them. Transworld wanted me to settle this debt at XXXX % without giving me the proof that I asked for. They turned over the accounts to a collections law firm which can sue over this. I want all XXXX accounts removed to my credit report due to fraud. I only received some documents after it sent to a collections law firm, this is not legal to do this per the attorney I spoke with. The set up of how Transworld fits into this equation is not clear because it states that XXXX XXXX XXXX owns this debt but why did not the owner notify anyone that they owned debt shortly after it was purchased, it shows to me that Transworld and XXXX XXXX XXXX wants to muddy the waters by not disclosing everything. Transworld claims they ca n't remove any credit reporting but XXXX XXXX XXXX should remove due to fraud. The paperwork shows XXXX XXXX XXXX, XXXX XXXX XXXX, and then XXXX XXXX XXXX therefore the loans went through several channels ; no way that XXXX XXXX XXXX owns this debt. I had a conversation with XXXX XXXX and they acknowledged that they owned for a short time. It is illegal to make anyone pay this loan because the loans went through several channels which makes proving that XXXX XXXX XXXX own the debt a problem plus Transworld did get into trouble for not sending the validation of debt before sending this debt to a collection law firm. The loans should be removed from my credit report completely because XXXX XXXX XXXX and Transworld just violated the FDCPA by sending the loans to a law firm to avoid sending a validation of debt.	2107245
9/11/16	Taking/threatening an illegal action	I called the trans world system inc to inform them that they purchased a debt that has been resolved and to contact the originator creditor, but refused to and asked me to provide proof that I do not have as a co-signer.and threatened of legal proceedings.	2105446
9/8/16	Dealing with my lender or servicer	I have previously submitted a complaint about a private loan taken out by XXXX XXXX XXXX (a loan which is now held by University Accounting Services, LLC). As the procurer of this loan, under the class action suit that was filed on XXXX XXXX, 2014, I am entitled to certain benefits according to the settlement offered in this case. I have not received any information regarding this and when I attempt to contact the loan servicer, the only information I receive is that since it is a private loan I am not entitled to " loan forgiveness " under Borrower Defence.	2101137
9/8/16	Dealing with my lender or servicer	I was told by XXXX that XXXX of my loans had defaulted and were sent to TransWorld Systems Incorporated. I have been calling TransWorld Systems Incorporated and leaving messages for a return call to find these loans, check the balance, and establish a payment plan. I have yet to hear back from this company.	2101809
9/5/16	Cont'd attempts collect debt not owed	This account was discharged in bankruptcy XX/XX/2010 over six years ago. The account was XXXX INC AND RECENTLY TRANSWORLD SYSTEMS INC. XXXX XXXX XXXX XXXX. XXXX XXXX XXXX XXXX, SC XXXX (a collection agency for XXXX) has sent a threatening letter demanding payment for really I have no clue what. It does n't break down what its for or why we owe this amount. Its been over 7 years since we had XXXX service at a home that was discharged in the bankruptcy as well. Ive since contacted my lawyer and if another letter is sent we can sue and get paid for harassment. After all bankruptcy is hard but its for a fresh start and not to be harassed nearly 7 years later.	2095365

Date received	Issue	Consumer complaint narrative	Complaint ID
9/2/16	Cont'd attempts collect debt not owed	<p>My insurance company at the time paid the debt owed to a hospital.</p> <p>The hospital has not acknowledged the debt paid to whomever is continuing to send out debt collection notices.</p> <p>When I told the insurance company, they said it 's the hospital 's fault, they made the payment to the hospital, and even checked it for a third time now. Yet I continue to receive bills/debt collection attempts from the hospital 's XXXX-esque system that they apparently deny any control over .</p> <p>I am beginning to think some accounting segment of the hospital is irresponsible or trying to scam people out of twice what they owe for services.</p>	2093822
9/2/16	Dealing with my lender or servicer	<p>XXXX University, XXXX FL, is owned by XXXX Colleges. I took out a private loan through XXXX University called a XXXX Loan for approximately {\$4600.00} on or about XXXX of XXXX to cover the part of tuition not covered through the Federal Student Loan program. XXXX switched the loan servicer from XXXX to UAS, LLC (University Accounting Service), PH # XXXX XXXX on or about XXXX XXXX of which I had no control over.</p> <p>The following is an excerpt of what has happened to XXXX Colleges : " XXXX and XXXX borrowers : On XXXX XXXX, XXXX, the XXXX announced new information about this relief. The Department has found that between XXXX and XXXX, XXXX XXXX, XXXX XXXX, and XXXX XXXX XXXX " XXXX " XXXX, as well as XXXX, misrepresented job placement rates for many of their programs of study.</p> <p>The Federal Court ruled that ALL student debt for students attending XXXX Colleges/ XXXX University is to be fully discharged for those attending between XXXX and XXXX. XXXX responded to me the XXXX University Loan in question was transferred to University Accounting Services (UAS) and they are not the " loan servicer " any longer. I did NOT request this change nor did I have any control over this change. I feel XXXX transferred this loan to UAS to avoid paying what was due to defrauded borrowers as they were aware of the lawsuit and impending decision.</p> <p>The following is an excerpt from the CFPB website</p> <p>" In XXXX XXXX, the CFPB sued XXXX XXXX XXXX XXXX for luring tens of thousands of students to take out private loans, known as " XXXX loans, " to cover expensive tuition costs by advertising bogus job prospects and career services. The lawsuit also alleges that XXXX used illegal debt collection tactics to strong-arm students into paying back those loans while still in school. Under the XXXX loan program, nearly all student borrowers were required to make monthly loan payments while attending school. " " Provide more than {\$480.00} XXXX in debt relief to XXXX victims : Although XXXX Colleges will no longer operate the schools, tens of thousands of students remain saddled with debt incurred under XXXX 's alleged predatory and illegal lending scheme. XXXX worked with the CFPB and XXXX to secure {\$480.00} XXXX in debt relief for borrowers who took out XXXX high-cost private student loans. These students will see an immediate XXXX percent reduction in the amount that they owe on outstanding private student loans. " XXXX CollegeXXXXX University promised me job placement when I was being recruited and never fulfilled their promise. I felt abandoned by their job placement / career services department and am still paying for this loan. I feel the 40 % reimbursement DOES apply to me. By XXXX stating they are washing their hands of this matter, as they say the loan was transferred to UAS, is not an appropriate resolution. I am a victim of fraudulent practices by XXXX College/XXXXX UniversityXXXXX Lending and now University Accounting Services (UAS) LLC, and request a 40 % reduction of the original Genesis loan amount of {\$4600.00}. That amount equates to a {\$1800.00} refund in accordance with the federal settlement. Furthermore, UAS violated federal and state laws by purchasing so-called " XXXX " loans trying to collect on them. UAS knew at the time they purchased the loans that XXXX had been accused of engaging in misleading and deceptive tactics to enrolls students, and, in turn, pressure them to take out the costly loans.</p>	2093261
8/31/16	Cont'd attempts collect debt not owed	<p>Transworld Systems Inc. sent me a letter regarding an owed balance of {\$300.00} with a request for me to mail payment to " apology letter tenet. " I attempted to call to inquire about said debt, and the person I spoke to could find no record of my account number provided on my bill. After she requested further personal information, I felt uneasy about continuing the conversation. I am not delinquent on any debt currently, and I 've never been made privy to this amount by any company or medical office. The only notice I 've been given about owing this amount came from Transworld Systems Inc . This company is violating the Fair Debt Collection Practices Act because they are using deceptive practices to obtain money for a debt that they ca n't prove.</p>	2089878
8/30/16	False statements or representation	<p>Received a call from XXXX XXXX XXXX employed with Transworld Systems Inc . Stated this is a debt. collection agency left XXXX numbers. XXXX and XXXX. Be advised my ID was compromised many years ago by unknown actors. There is a great deal of misinformation and fraud base in the past. I have been unable to address these criminal actors for yrs. for no person group or agency will present me with the correct information.</p>	2088432

Date received	Issue	Consumer complaint narrative	Complaint ID
8/29/16	Cont'd attempts collect debt not owed	I received XXXX letters claiming I medical debt from XXXX. I called XXXX and asked if my account was current. They claimed I owed no money and that they did not use Transworld Systems Inc as a debt collection agency. I called Transworld System Inc and they said for Hippa reasons they would not verify my debt until I gave them my birthdate and also wanted my social security number. I told them I would not discuss the debt further or give them any personal information until they could verify the debt. They refused citing hippa.	2086462
8/27/16	Taking/threatening an illegal action	I was sent a letter from Transworld Systems Indicating that I owed them over XXXX from XXXX. However I am in good standing with XXXX and after checking my account on XXXX 's website I saw that my next payment would be due in XXXX. I called and spoke to a rep. who never answered any of my questions but repeated what I said and kept trying to get me to pay a debt that I do not owe. The default date according to Transworld Systems was XXXX/XXXX/09 which is well beyond the statue of limitation in NY and it should not be collected on at all. As the debt origination date should be well before 2009 if it is at all valid.	2084256
8/25/16	Cont'd attempts collect debt not owed	Husband was taken to ER and seen by ER doctor before being admitted to the hospital. All claims pertaining to this admission have been paid correctly with the exception of the ER doctor. I believe the original claim was not filed correctly and the hospital was paid instead of the doctor. I have an EOB showing that the amount they claim due was paid to the hospital by our secondary insurance carrier less than one month after the claim was filed. I have been told on more than XXXX occasion that because my husband is the subject of the claim, but not a party to it, the information they can give me is limited. I have made XXXX XXXX XXXX XXXX phone calls to various entities and sent XXXX letter with copies of all pertinent information at my disposal in an effort to clear up this matter. It is my belief that the original claim as filed by the hospital was not done correctly and therefore the funds were paid to them instead of the ER doctor. Much to my dismay I have not been able to get them (at least they have never told me they had XXXX to go back to the original filing by the hospital to determine if indeed this is actually the problem. If I am correct in this regard, then the hospital owes the ER doctor the balance, not us. I did check with Medicare and was told that they must submit all claims to the secondary insurer as shown on the paperwork submitted to them. When I spoke with the secondary insurer they did assure me that the claim had been paid in full but could not give me the check number (again because my husband was not a party to the claim, just the subject). They stated that they would be happy to correct any errors, if any, but the complainant must contact them by phone (anything written would end up in the infamous " round file "). The complainant responded to me after I delivered this message that they could not contact the insurer by phone which seemed absolutely ludicrous to me. Any assistance you can give us in resolving this issue will be greatly appreciated. The ER doctor 's organization was advised in XXXX 2016 that any further contact by them or effort to collect this debt would be considered harrassment.	2081717
8/25/16	Cont'd attempts collect debt not owed	I returned a XXXX to XXXX XXXX. It was NEVER used. Now, I am receiving a debt collection letter for {\$200.00} from Transworld Systems Inc . I am not going to pay the {\$200.00} for something that I returned to the company! Please help me! I do n't want this on my credit report. Never mind the fact that XXXX XXXX constantly tries to contact me to return as a customer!	2081356
8/24/16	Cont'd attempts collect debt not owed	I, XXXX XXXX (I was recently married so my maiden name is XXXX XXXX) I received a letter about a pass due balance of {\$300.00}. I spoke to a rep on XX/XX/XXXX and requested a settlement. The rep stated will need to get hospital to approve settlement and will call back once she find out results. The rep called me back XX/XX/XXXX and left a VM. I called the company back to respond to the VM on XX/XX/XXXX @ XXXX. The rep disclosed my account info prior to verifying who I was (HIPPA violation) and told me my balance due at this time is {\$750.00}. I asked the rep where did that amount come from I was told a different amount. Rep stated I have more than one account in collections and attempted to collect a debt on an account that was included in my chp.XXXX bankruptcy. My bankruptcy was filed XX/XX/XXXX and discharged XX/XX/XXXX.I had to advise the rep I filed bankruptcy and any other bill should have been included in the bankruptcy. The rep looks over the account and came back and said I see the other accounts were included in the bankruptcy. I requested a supervisor, once the supervisor came on the phone I asked her why her rep is attempting to collect on a debt that was included in my bankruptcy? The supervisor stated the rep did not attempt to collect on a bankruptcy account and the rep was only collecting on the bal due in the amount of {\$300.00} and if I filed bankruptcy, I never provided that info to them so the company was not aware of the bankruptcy. I advised the supervisor with the amount the rep stated is in collections and the full amount I owe which is {\$750.00} and this was included in my bankruptcy. The supervisor stated well the rep is new and did n't pay attention to the account correctly but the balance due at this time is XXXX. I ended the call. I would like to file a compliant against this company this was a FDCPA and HIPPA violation.	2074287

Date received	Issue	Consumer complaint narrative	Complaint ID
8/23/16	Cont'd attempts collect debt not owed	<p>I am disputing the charge of {\$120.00} from XXXX because I was told in XXXX 2016 that I no longer owed them the money and that the account was taken care of. Please see my case below.</p> <p>On XXXX XXXX, 2016 my husband and I asked our credit to be pulled to purchase our first home together and I was shocked to find out that there is a mark on my credit from Transworld Systems. After much research on XXXX XXXX, 2016 I found out that the original creditor is XXXX. First, let me state that I have not received any notice from XXXX or Transworld regarding a delinquency resulting in reporting to the credit agency. As I am sure you are aware that your company is required by law to submit in writing a letter to me letting me know that you will be adding a delinquent record to my credit report. This letter was never sent or received.</p> <p>After much more digging I found out that this XXXX bill of {\$120.00} was taken care of in XXXX 2016. In XXXX I spoke with XXXX XXXX and after much back and forth told me I did not owe anything further and I left it at that. Since then I have received nothing from XXXX that is until finding out that Transworld has put a delinquency on my credit.</p> <p>I have since done the following to correct this action and have not received help from any party : XXXX/XXXX/16, I called Transworld and spoke with XXXX XXXX with questions regarding this account, I was referred to speak with XXXX to discuss the account. I called XXXX and spoke with XXXX who told me to call XXXX XXXX XXXX, which was the provider that gave me the knee scooter. I called and spoke with XXXX XXXX from XXXX XXXX XXXX and he informed me that I do not owe any money to XXXX (please see the enclosed letter). XXXX/XXXX/16, I called XXXX back and asked to speak with a supervisor, after 45 minutes on hold I finally spoke with XXXX XXXX who informed me that I would not owe XXXX money that they billed my insurance and it was denied and that I owe XXXX. I explained to XXXX about my experience in XXXX and he told me that was not noted in the account. I also asked for him to send me the information proving that I owe the funds ; he told me they billed my insurance and that the insurance will have record.</p> <p>XXXX/XXXX/16 I called my insurance XXXX and spoke with XXXX and XXXX in XXXX separate calls, they XXXX informed me that XXXX never made a claim for a crutch substitute. After hanging up the phone with XXXX I called XXXX back and spoke with XXXX who said I could not speak with anyone other than XXXX XXXX even though I requested to speak with someone higher than XXXX, XXXX put in a ticket for a manager to call me back within XXXX48 hours. I called Transworld back and asked for a manager and after much hold time I got on the phone with XXXX XXXX and at which time was informed that my account is under dispute and that I can not discuss my account. I asked for XXXX and me to call XXXX and sort it all out, as I noted this credit mark is prohibiting me from purchasing a home. XXXX informed me that we could not do that and that I had XXXX48 hours before they had to reply.</p> <p>XXXX/XXXX/16 I called XXXX and spoke with XXXX XXXX who informed me that there is nothing they can do to take this off of my credit and that he will have to speak with his supervisor and they will call me back.</p> <p>XXXX/XXXX/16 I called and asked for XXXX XXXX to discuss my account and have been informed by XXXX XXXX that I must submit a letter in dispute and that until XXXX replies to Transworld there is nothing that they can do to help me. I can call back and speak with XXXX XXXX in a few hours as he is on break.</p>	2077594
8/22/16	Cont'd attempts collect debt not owed	<p>I am a victim of identity theft. Several years ago my bank, XXXX, had a data breach. My sensitive information including name, social security number, date of birth and address were sent to over XXXX people. Several accounts were open in my name without my knowledge or consent. This account was opened as a result of this identity theft. I have attached documentation regarding the identity theft directly from XXXX XXXX which includes a contact number that any third party may call to validate my claim of identity theft. I have also attached documentation from another collection agency that investigated my claim of identity theft and found that identity theft did indeed happen and deleted the account from their records.</p>	2077670
8/22/16	Cont'd attempts collect debt not owed	<p>I paid my parking ticket that was received in the city of XXXX XXXX. I should not be receiving this request.</p>	2078036

Date received	Issue	Consumer complaint narrative	Complaint ID
8/22/16	False statements or representation	<p>My wife rented a car from XXXX. A tire blew out and the car had to be towed. To our shock, we both saw the car with the flat, more than 14 days later, XXXX produced pictures of damaging they say totaled more than {\$3000.00}. We demanded pictures and proof from the next day. Never produced. We demanded our insurance company call " bull " on the attempt to fleece them and ultimately damage us with a higher insurance premium. XXXX XXXX did not, to our chagrin, and paid all but the deductible of {\$250.00}. We have paid it to avoid a report on the credit bureau since a bill collector is chasing us now.</p> <p>I am a XXXX (XXXX). I see true value in your mission based on these continuing attempts and successes of businesses candidly XXXX consumers unfairly and without conscience. In particular, we have heard too many stories of car rental companies fleecing thousands of dollars from its clients. Enough is enough.</p> <p>Thanks for viewing.</p>	2074645
8/22/16	Cont'd attempts collect debt not owed	<p>On XXXX/XXXX/2015, my vehicle was rear ended at a red light in XXXX County, XXXX.</p> <p>The driver admitted he was at fault and his insurance company provided me a rental car via his policy coverage.</p> <p>Before the settlement of damages from my vehicle were paid to me ; my car was deemed a total loss, the rental car company reported the vehicle stolen.</p> <p>XXXX XXXX a Car ; is the rental agency. Also known as XXXX XXXX.</p> <p>They reported the car stolen on XXXX/XXXX/2015 and Never informed me of course.</p> <p>On XXXX/XXXX/2015 on my way from a job interview in XXXX XXXX, MD ; I was detained by the XXXX XXXX Police Department for alledgely Grand Thief Auto.</p> <p>I surrender the vehicle, along with XXXX sets of key and the temporary registration ; naturally the temporary registration was in my name.</p> <p>The vehicle was in perfect condition at the time of my detainment and later arrest.</p> <p>All the Court proceeding were XXXX XXXX in regards to the frivolioius stolen vehicle charges.</p> <p>Apparently once the XXXX XXXX Police took possession of the vehicle they not only stole out of the vehicle my {\$1000.00} XXXX sports jacket I wore to my earlier job interview ; they cause {\$340.00} damages to the rental vehicle.</p> <p>Thus XXXX Damage Recovery Unit-XXXX XXXX, MO XXXX has turned this case over to Transworld Systems , INC, XXXX.</p> <p># XXXX XXXX XXXX XXXX.</p> <p>I have sent two written correspondences requesting to dispute the non valid {\$340.00} fee because I do Not work for the XXXX XXXX Police department and can Not be held responsible from their dishonest and apparently criminal actions.</p> <p>This harrassement must stop and I would appreciate if your agency could get involved to stop this non valid attempted debt collection.</p> <p>Not only was I injured, my vehicle destroyed to no fault of mine, Court proceedings and now harrassement of a debt I do Not owe.</p>	2077679
8/21/16	Cont'd attempts collect debt not owed	<p>XXXX XXXX charged us incorrectly for our XXXX visits. We had explained prior about this issue and they did not want to work with us. They forwarded the debt to XXXX and XXXX demanded {\$600.00} per month which would have made us homeless and starving. I also explained to XXXX the problem and were unwilling to work with us, called several times a day, even 2 to 3 times in one hour. They forwarded our debt to an attorney (XXXX), was told they figured a deal, was only made aware of XXXX account and was supposed to be paid off XXXX XXXX, was told the accounts just showed up out of no where. XXXX XXXX was supposed to charge the VA medical center in XXXX for my XXXX visit. I am a XXXX vet. They also put my daughter as my husbands spouse with the wrong birthdate. Husband and daughter were charged for procedures not done.</p>	2074061
8/20/16	Cont'd attempts collect debt not owed	<p>XXXX failed to deliver a package I had shipped with them. When I tried to get an explanation, they concluded that I had abandoned the shipment and they closed the case without notifying me. So, I disputed the shipping charges on my credit card.</p> <p>A few months later, I received a bill from XXXX for the shipping amount. I opened a case with XXXX to dispute the bill and ask for a refund on the value of my package. They did not respond at all and set a debt collector (Transworld Systems) on me.</p> <p>When I called XXXX about this, they tried to confuse the issue and eventually just hung up on me.</p> <p>So now I have no recourse to fair treatment and the corporation is using its power to harass me into paying for a service they failed to render.</p>	2073662

Date received	Issue	Consumer complaint narrative	Complaint ID
8/16/16	Improper contact or sharing of info	<p>I XXXX. I received a call from Trans World Systems XXXX at approximately XXXX on XX/XX/XXXX. They asked for a specific person, who I did not know and never heard of and I told them this was a business and I knew of no such person. She proceeded to tell me I was being recorded and did I know this person and this was not a business it was a personal phone number. This person needs to be fired as this company obviously does not know the rules. I always answer XXXX XXXX XXXX. The club has no debt and no employees. This is a very aggressive individual who does not listen. I do not need this company calling a business while I have customers. I want her fired for failure to listen.</p> <p>If someone tells her they called a business, she should listen and she should not try to press forward with obnoxious questions about someone I do n't know.</p>	2066213
8/15/16	Cont'd attempts collect debt not owed	<p>I have an account in collections on my credit report and the debt is not mine. I contacted this company to resolve the issue but im told to take it up with the credit bureau. I was never contacted by mail or telephone prior to them reporting the debt to the credit bureau. I tried to send a certified letter of validation of this debt to the address listed on my credit report but the letter was undelivered according to the post office. I tried several times to get this issue resolved but no one that i speak with seem to want to help me. I found out that the debt belongs to my daughter who is an adult and at that point i was told that this debt is a mistake. I dont believe its a mistake because there is no account to be found under my name. The way that this company finds me is under my daughter name which they have listed as the account primary holder. They clearly got the invoice from the original creditor with the person that need be pursued. I have a copy of the exact invoice and my name appears no where. I believe the went beyond the scope of the invoice to implicate me and thats not legal either. Even if it was a common mistake they should be more willing than they are to resolve the issue. I feel that this company needs to be reported. I attempted to resolve this matter several times and im still getting no where.</p>	2064268
8/15/16	Disclosure verification of debt	<p>Transworld Systems Inc sent me a letter dated XXXX/XXXX/16 claiming I owed them {\$870.00} and offering me a XXXX % settlement. Two weeks later I called them requesting proof of debt. I also called the hospital, confirmed that I owed them NO money and that I had insurance at the time this charge may have been incurred. I tried to get the phone number of the creditor from Transworld and the request was denied. I was also informed by the hospital that they never worked with the creditor listed -- XXXX XXXX XXXX.</p> <p>It is now XXXX XXXX. I still have not received proof of debt. I called Transworld again this morning. The phone went immediately to an extension 's voicemail. That mailbox was full and unable to record messages. I went to Transworld 's listed website " XXXX " to try to contact someone -- that website has been shutdown.</p> <p>I do not have money to buy my credit report to see if this charge has been listed against me.</p> <p>The address for XXXX XXXX XXXX is for an office building. The suite number was not provided. I have no way to contact them.</p> <p>The above leads me to believe that this is an attempt to steal money from me by threatening my credit score by illegally obtaining protected health information.</p>	2062869
8/13/16	Cont'd attempts collect debt not owed	<p>Transworld Systems Inc has been contracted by XXXX to collect a debt. It was an issue with XXXX having XXXX separate accounts, of which we were unaware. It was corrected and resolved with XXXX, the service provider on XXXX/XXXX/2016 as confirmed verbally and on their website. 5 weeks later we get another letter from Tranworld demanding payment. Furthermore and THE ACTUAL COMPLAINT : on the bottom of the letter there is the disclaimer of their fair practices ; it gives the web address to file a complaint. However, that web address is a dead-end unless you have already received a letter from them with a special access code. So, they clearly are trying to run-around the fair practices law by making it nearly impossible to file a complaint.</p>	2062445
8/11/16	Dealing with my lender or servicer	<p>Background : This complaint is a follow-on to case number XXXX (" the " Original Case ") because I received an auto-generated response on that complaint that more information was needed, but the CFPB customer service at XXXX was unable to assist me on XXXX XXXX because the Original Case did not give consent for CFPB to release my personal contact information. Your phone representative asked me to resubmit the case with consent to publish my personal information, as I am now doing.</p> <p>* * * Complaint : XXXX processed a consolidation loan for me in XXXX XXXX, 2016, that repaid and consolidated XXXX prior direct loans : XXXX with XXXX and XXXX with University Accounting Service (on behalf of my university) (" UAS "). In the repayment process, due to passage of time and intervening payments I made on my UAS loan during the consolidation process, XXXX ended up overpaying my UAS loan by {\$520.00} ; UAS says they issued a refund in that exact overpayment amount to XXXX on XXXX XXXX, 2016, but XXXX claims not to have received the refund. Despite my requests to UAS via phone call (in XXXX) and the UAS website (XXXX XXXX), XXXX has not provided any proof that the refund was issued or further information about the refund so XXXX can research what happened.</p> <p>I have worked with UAS and XXXX to resolve the issue, but their customer service departments have been unable or unwilling to resolve the issue.</p>	2060245

Date received	Issue	Consumer complaint narrative	Complaint ID
8/11/16	False statements or representation	I have recently requested a copy of my credit statements that have been submitted to a collection agency and upon reviewing the documents, I found some outrageous amount of interests that have been charged under my account.	2058543
8/10/16	Cont'd attempts collect debt not owed	XXXX KEPT CALLING ME AND TRYING TO COLLECT MY FAMILY MEMBERS BILL WITH XXXX XXXX XXXX.	2057951
8/8/16	Cont'd attempts collect debt not owed	I moved out of XXXX six years ago (XX/XX/XXXX) and closed all utilities accounts upon moving. I have had no calls, emails, or communication of any kind from XXXX (utilities service) or any collector since ... I come to find that they have opened a collections account XX/XX/XXXX for XXXX with " Transworld Systems Inc, " another company I have not heard at all from.	2051390
8/8/16	Cont'd attempts collect debt not owed	The debt is listed as being incurred in XX/XX/XXXX against a business that closed in XX/XX/XXXX and was closed debt free with all business relationships finalized and satisfactorily closed out. I contacted the originator (XXXX XXXX XXXX) without any success because I could not produce an Account Number of the closed business. This debt collector now wants payment or will continue to send me letters and call my home.	2050390
8/8/16	Disclosure verification of debt	XXXX XXXX XXXX XXXX XXXX XXXX transferred my debt to a collection agency called TRANSWORLD SYSTEMS INC . I never received a letter or phone call from TSI until I was buying a house. Then I received a letter stating I owe {\$3800.00}. I asked the customer service rep what this was all about? She stated that they sent a letter to the address, [left blank intentionally] in XXXX. I asked if they tried to call me. She stated, " No. It is not our practice to make outbound calls, we just send letters. " So I told her that I had not lived at that address since XXXX. She was silent. So I asked if she could bring the payment to what is showing on my credit report? She stated that I would have to call the TSI office to make a settlement offer. When I call, they said that I owe {\$3800.00}. It had occurred almost {\$40.00} within 8 days of the letter being sent through the mail. I talked to XXXX XXXX and he said he will submit the offer up to the client and it should take 14 business days to hear something back. I offered to pay what was on my credit report of {\$2400.00}.	2050616
8/7/16	Cont'd attempts collect debt not owed	I was part of a workman 's comp claim. I directed hospital billing to my insurance claims adjuster. Hospital continued to call me. I instructed them this is a workman 's comp claim and I am not the party to pay for this bill under California Labor Code section 3751 (b). They have submitted me to a collections company for payment who continues to call me instead of insurance company.	2050132
8/7/16	Disclosure verification of debt	In the past I have had a problem with medical bills from XXXX XXXX XXXX XXXX, XXXX. I divorced my wife and bills come to her address and she does not report them to me and allow them to go to Collections. This latest bill is the same. I have an alert on my credit and this is how I know about a negative report of XXXX dollars to XXXX XXXX from XX/XX/XXXX or XX/XX/XXXX. My credit check says that it is bill from XX/XX/XXXX and TransWorld Inc. Collections says XXXX XXXX. I have spoken to representative of TransWorld and I explain the situation with my former wife and she refuses to communicate with me. I paid XXXX dollars to TransWorld. Then I was told from TransWorld that XXXX dollars and change was owned to XXXX XXXX in XXXX XXXX which my daughter was given care too. I spoke to my daughter and she says that she was given care and she was going to pay bill but she did not receive a bill. Yes she used my former wife address. Also my Medical insurance company has not received a request for payment for XXXX. XXXX or XXXX bill, XXXX is unable to reference the bill because their records goes back to seven years only. I have email XXXX XXXX but I have not received a response for details concerning both bills and why they send bills to my former wife instead my address. My daughter is in college that is reason why she is on my insurance.	2049911
8/5/16	Cont'd attempts collect debt not owed	Trans World Systems is attempting to collect an alleged unsecured debt that 's past Pennsylvania State 's debt collection statutes of limitation and violation of the FCA.	2049248

Date received	Issue	Consumer complaint narrative	Complaint ID
8/4/16	Cont'd attempts collect debt not owed	<p>I signed up for lawn service with XXXX sometime in XXXX XXXX. During XXXX XXXX thru XXXX XXXX, I've called them a few times concerning my XXXX. They do have a policy in place that they will do whatever it takes to keep a lawn green and healthy. However, my XXXX declined after I signed up for service with them. In XXXX XXXX - XXXX XXXX, I called and requested to speak with a supervisor since my previous attempts with a regular staff were unsuccessful. I spoke with XXXX in which he is a supervisor from the XXXX, FL office. He scheduled and performed an onsite inspection / evaluation of my lawn and stated that he obtained a sod sample and sent it in to a lab for evaluation. I spoke with XXXX again in XXXX XXXX, 2-months after the sod sample was sent to the lab for evaluation in order to follow up on the results. He stated that the results were not in yet and that my account was canceled. I informed XXXX that I did n't cancel the account. He stated that he would get back with me and never did as of XXXX XXXX. On XXXX XXXX, XXXX, I called XXXX and spoke with XXXX regarding an invoice for Service Date XXXX/XXXX/XXXX, in which I was charged {\$49.00} XXXX times. XXXX stated that XXXX charge was for XXXX and the other charge was for Lawn Service. I explained to XXXX that I never requested XXXX and also explained to him that the Lawn service charge was a Follow-up service call in which is free of charge. He stated that he will escalate the issue to a billing supervisor and that someone will call me back. On XXXX XXXX, XXXX, I spoke with XXXX from the billing department and he stated that he was going to correct the invoice for me in order to reflect a zero balance. And that I was n't supposed to be billed for either of the services. XXXX XXXX, I received a notice from a collection agency stating that I owe {\$140.00}. I'm assuming that is for the Invoice date of XXXX XXXX, XXXX in the amount of {\$99.00} in which XXXX was supposed to correct for me and also for an additional {\$49.00} charge that I was billed on my credit card on XXXX XXXX, XXXX, for a lawn service call in which I disputed with my credit card. On XXXX XXXX, XXXX, a lawn tech approached my brother and he stated that he did n't have enough of some type of chemical needed to service my lawn and that he would reschedule the service call. XXXX still billed me for that service call and no one in the family saw a XXXX tech in the month of XXXX again. I made comments to XXXX of my neighbors regarding the issues that I'm experiencing with my lawn and XXXX. XXXX of the neighbors stated that they have witnessed a XXXX lawn tech barely spraying my lawn on several occasions and then sitting in their service vehicle longer than what they spent on the lawn. And it surely explains why my lawn's health was not the best until the XXXX XXXX, XXXX, follow up service call was performed. Just a recap of the billing dispute : Billed in error in the amount of {\$99.00} for a Follow Up Service Call and a XXXX XXXX XXXX XXXX that I never authorized. And {\$49.00} for a service never performed in XXXX XXXX. Also, the quality of their lawn services have n't been performed properly and it could be the main reason why my lawn's health declined after I switched to XXXX on XXXX XXXX. Final comment : Why is XXXX billing consumers {\$49.00} for XXXX XXXX XXXX XXXX if that is part of their regular Lawn Service. Well, at least that's what I was informed when I signed up for their Lawn Service.</p>	2044405
8/3/16	Cont'd attempts collect debt not owed	<p>I entered in to a contract with XXXX in 2012 for a home security system. The contract stated that if I moved to a new location where an XXXX system could not be installed, the contract would be void and no funds owed. I moved to an apartment complex that did not allow XXXX systems. I notified XXXX, repeatedly, but they continued (and continue) to attempt to collect the debt - in spite of the fact that their representatives have assured me no funds are due.</p>	2043866
8/2/16	Cont'd attempts collect debt not owed	<p>I have received two notices from Transworld Systems regarding a debt from XXXX. I contacted XXXX at the phone number provided by Transworld Systems. The number listed was XXXX. There was no response from the other end. It just went silent after connecting. I contacted XXXX at XXXX and spoke with XXXX at XXXX. She and her supervisor, XXXX, could not find any outstanding debt. Also they could not determine the phone number provided by Transworld Systems as one of their phone numbers. I contacted Transworld Systems at XXXX and was disconnected before speaking with anyone. I need to get this fixed right away.</p>	2039101

Date received	Issue	Consumer complaint narrative	Complaint ID
8/1/16	Can't repay my loan	<p>I am being sued by National Collegiate Student Loan Trust for {\$49000.00} in student loans. I feel I am being harassed, bullied, and treated unfairly! ... I got an education, I have never been in any trouble in my life in any way, and I have done everything right and all I got out of it is an inability to find a meaningful, livable wage job! I have no work, no possessions (no car, no property, hardly anything in an account), I abhorrently live at home with my parents and since XXXX I have applied to OVER XXXX jobs AND I CAN PROVE IT!! ... On top of all that, I have now been SUMMONED by National Collegiate Student Loan Trust to appear in court for a civil law suite in an amount that is absolutely ridiculous and obscene! ...</p> <p>Despite my repeated efforts in reaching out for help to find employment from different colleges (as well as unemployment agencies, job banks, temp agencies, etc ... - YOU NAME IT!) NONE of the colleges (or ANY of the other places) I have reached out for help from have ever been helpful in any way, shape, or form! These thieves (and I 'm talking about the colleges) are quick to give you a loan so they can get paid, and then when it comes to helping you find work so that you can actually pay back the loans they gave you, they are nowhere in sight to be found!</p> <p>I feel I have definitely been a victim of predatory lending and I do n't feel its fair nor right for me to be sued for an amount ({ \$49000.00}) that there is absolutely no way I can ever really pay especially given my circumstances and the lack of real help in finding any kind of gainful, meaningful, livable wage employment.</p> <p>PLEASE HELP ME and let me know what I can do to get these predators (National Collegiate Student Loan Trust) off my back! ... Even if they get a successful judgement against me in court, I 'll never be able to pay! - YOU CANT SQUEEZE JUICE OUT OF A PRUNE!</p> <p>I believe that instead of suing me, they should SIGNIFICANTLY reduce the amount of loan that I have to pay back. Perhaps something a lot more reasonable, sensible, and workable - such as {\$12000.00} or something like that - would be a better alternative than a meaningless judgment for an amount that does n't even make any sense ({ \$49000.00}) and which is completely unrealistic for me to ever be able to repay!</p> <p>I have recently been awarded a GRANT to attend a training program which promises to better help me to find gainful employment in the field that training is being provided. This program will end XXXX XXXX. After XXXX XXXX - IF I actually do find gainful employment as they say they will help me to do - I MAY be able to work out a payment plan for an amount that wont create much hardship for me given my changed circumstances at that point in time.</p> <p>Please let me know what I can do to prevent a ridiculous judgment against me for a ridiculous amount that does n't even make any sense, which will only serve to unnecessarily burden me for XXXX knows how long into the remainder of my life! Thank you so much! - PLEASE HELP!</p>	2039251
7/28/16	Disclosure verification of debt	Due to the fact that my problem does n't have a best way to describe my issue above I have to explain myself. I sent a creditor 's validation letter to Transworld System Inc. I had my Personal financial Consultant speak on my behalf. XXXX XXXX XXXX spoke with Transworld System Inc. This was a XXXX XXXX Account and I sent the letter for them to validate the debt. Accordingly, to the Fair Debt Collection Practice Act a Debt Collection Company has 30 days to validate the debt. In my case my debt was never validated by Transworld System Inc. In this case the debt should be removed from my credit report and out of the office of XXXX XXXX XXXX because they do not have the right to collect in the State of Texas. Accordingly, to the State of Texas no debt collector can not collect in the state unless they are register by the State of Texas and bonded.	2035289
7/28/16	Communication tactics	I own XXXX on a medical bill and I having finance problem.	2034945
7/28/16	Cont'd attempts collect debt not owed	it appears that these debt collectors are have my name mix with someone else as the same as mine and now they coming at me saying i had this account in 2013 it appears to be bogus.	2034616

Date received	Issue	Consumer complaint narrative	Complaint ID
7/27/16	Dealing with my lender or servicer	I currently have about {\$3000.00} in temporary credit with XXXX XXXX XXXX. I graduated in XXXX 2013. The temporary credit account is being serviced by a company called UAS XXXX. I have made multiple payments and then got laid off from my job about a year ago and used a forbearance on my account. I found work quickly and have attempted to make a payment on my account for the last year. Every time I call the customer service department the representative said that they can't understand me and that I should make a payment online. So, I try that and it tells me that my account information is incorrect and can not be verified. However, in the meantime they continue to call me no less than 5 times per day. So, I attempt to pay my debt and it seems like they do not want my money. It's absolutely ridiculous. I called customer service last week and they said we could work something out. They emailed me paperwork that I printed, completed, and mailed back. I get an email tonight saying that the payment arrangements were denied and that someone would contact me from another company that I have never heard of. This company is horrible and so is the institution they represent.	2029570
7/27/16	Communication tactics	I have been receiving phone calls at my employer. Transworld systems are asking my employers my personal information for a defaulted XXXX loan. I verbally requested for them not to call my employer as I have updated my contact information. I also called my university, Michigan XXXX University to confirm that they are the debt collector, however the amount requested is not what TransWorld systems is requesting. My loan is for {\$5100.00} with interest. Transworld systems is attempting to collect {\$5500.00}. I've spoken with XXXX, XXXX, and XXXX and was given the run around as well as being hanged up on when I requested for a payment plan. They said they do not take payment plans which I know is incorrect. I do not feel safe nor comfortable with this debt collector harrasing me at my job. I've tried calling them several times to make payment arrangements and no one answers the phone.	2031930
7/26/16	Disclosure verification of debt	I received a notice from XXXX that a new account has been added. A company called transworld systems has put a XXXX debt on my credit. I've never heard of them. I called them and informed them the debt was not mine. This company has NEVER contacted me in any way. On my report it says this account was opened in XXXX 2016. The listed creditor is not on my credit report anywhere. This debt is not mine.	2031460
7/26/16	Cont'd attempts collect debt not owed	Trans world Systems sent collection notice to me collecting on a account that I had previously disputed with the credit bureaus to be fraudulent	2029844
7/25/16	Cont'd attempts collect debt not owed	I contacted XXXX XXXX and XXXX to repair a solar panel on my roof. I paid them {\$630.00} on XXXX/XXXX/2015 but it continued to leak so I called again & again. The last time they said the panel was too old to fix but they would come one last time at NO CHARGE, then sent me a bill for {\$170.00} and it continued to leak, causing extensive damage to my roof! They had installed the panel so knew the age BEFORE they said they could fix it and took my {\$630.00}! Then they turned over the account to Transworld Systems , Inc. Collection Agency for collection! I was lied to and taken advantage of.	2027092
7/25/16	Improper contact or sharing of info	They contacted me at my place of work which is highly unethical and against the FDCPA in NJ. The name of the company contacted was Transworld System Inc.	2029215
7/25/16	Dealing with my lender or servicer	Transworld sent over several student loans to a collection law firm to collect on even though I never purchased or signed any paperwork with XXXX XXXX XXXX which I complained about to them twice. Per FDCPA, the owner of the debt must show proof that they own it before they demand any money for it. XXXX failed to send me the proof of ownership that I asked for but instead they decided to send it to a law firm where it could be sued on. I also spoke with XXXX XXXX XXXX and they acknowledged they had the loan before but none of the information was on the paperwork I received which is unacceptable. I never signed any paperwork or borrowed any money from XXXX XXXX XXXX either which they said to deal with XXXX XXXX XXXX because they no longer have the loans. I do see any ownership information from XXXX XXXX XXXX or XXXX XXXX XXXX, I received a promissory note that states XXXX XXXX XXXX and then letters from the law firm that states owner was XXXX XXXX XXXX but no explanation as to how they own this debt which is a requirement and I sent a letter asking for this information but I only received a promissory note and bills, nothing else and I asked for several issues to be resolved in the validation of debt that I sent to the law form on XXXX/XXXX/16. I did speak to a FDCPA attorney and was advised this debt is uncollectible without proof of ownership and no one can take legal action against me on this debt and it will need to be removed from my credit report. XXXX XXXX XXXX and Transworld are trying to commit fraud against me. I have the copies of all of the complaints I have against Transworld as proof. XXXX XXXX XXXX can not collect on this debt without ownership and that information must predated the day it was sent to the collections law firm.	2027562
7/23/16	Cont'd attempts collect debt not owed	Received a call from Transworld systems this morning and they are trying to collect a debt from someone who used me as a reference. The person is my son, XXXX XXXX, but he does not live with me, nor does he even live in the same city. They chose to give me his name and tell me what they were trying to do. My job experience is credit and collections and I already know of XXXX violations that that they have made?? Calling a 2nd party & discussing that persons acct. I see where they have already been sanctioned by the FTC but that does n't seem to bother them? There are multiple blogs on the internet in re the same thing.	2026728

Date received	Issue	Consumer complaint narrative	Complaint ID
7/20/16	Cont'd attempts collect debt not owed	<p>Several months ago I started receiving debt collection letters from Transworld Systems Inc . The first letter had my name spelled incorrectly and my address incomplete. I called the company to dispute the debt (allegedly from " XXXX XXXX, " a company I have never done business with) and they said they would get me more information about when and where this alleged purchase was made. I never heard back from them with additional info, but did receive a phone call a month later asking me to pay the debt. I told the representative that I did not owe this debt and ended the call.</p> <p>In the past several days I have received two more collection letters from Transworld ; XXXX has a creditor of " XXXX XXXX , XXXX " and the other has " XXXX XXXX XXXX , XXXX " My name and address are now correct (likely because I told them the correct spelling and address when I called about the first fake debt several months ago) . After the second letter arrived, I called Transworld again to dispute the debt, and again was promised more information that never materialized. Today I received the 3rd letter and am not even going to bother calling this dishonest, unlawful company this time.</p> <p>I am being harassed by this company with these repeated letters attempting to collect debt I do not owe. The amounts are fairly low (the most recent letters were for {\$50.00} and {\$29.00}) but the fact is that I never did business with these companies and do not owe them any money. I would like these fraudulent attempts to scam money from me to stop.</p>	2019104
7/18/16	False statements or representation	I have collection acct original XXXX XXXX XXXX XXXX, I settled on the acct with Transworld Systems on XXXX XXXX, 2016, Rep is XXXX XXXX, she was hesitant in accepting the settlement spoke to her supervisor then agreed to settle for {\$840.00}, Monies cleared my checking acct. Come to find out later my account was transferred to XXXX XXXX XXXX XXXX XXXX, XXXX would not send me proof of letter said I had to wait, I cld Attorney office they said XXXX should not have accepted my pmt. So now Transworld sends me letter says I still owe monies & that I need to contact Law Offices of XXXX XXXX XXXX I need help please.	2016163
7/18/16	False statements or representation	SCAM!!! A friend and I received a call from a " debt collector " at XXXX. It was a recording that gave a callback number to pay the " debt " and a woman 's name. I felt responsible to report them to warn other people and hopefully stop anyone from calling and becoming victim to it.	2016323
7/16/16	Cont'd attempts collect debt not owed	I received a collection notice from Transworld dated XXXX XXXX claiming I had not paid custom fees for a XXXX shipment. However, I had paid those fees to XXXX on XXXX XXXX with my credit card. After being contacted by phone by Transworld, I let the representative know that the payment had already been made. I was instructed to email her the proof of that payment (credit card statement) , which I did as we were talking on the phone. I remained on the line until she confirmed that received the email. She told me that was sufficient. However, I received another collection notice dated XXXX XXXX. I do not have any outstanding debt towards XXXX therefore this behavior from Transworld is unjustified and I am feeling harassed, not to speak of the time it takes to deal with them every time I receive a notice to avoid any negative impact on my credit history. Thank you for your assistance in resolving this matter and ensuring that Transworld does not treat other consumers in this manner.	2015564
7/14/16	Communication tactics	Transworld Systems calls me at least 8 times a day, after they were told not to, they will not verify the debt, they will not mail me anything and I believe the debt is outside the statute of limitations.	2010887
7/14/16	Cont'd attempts collect debt not owed	<p>XXXX/XXXX/16 I received a letter from Transworld Systems Inc, XXXX XXXX XXXX, XXXX, PA XXXX which stated the intent of the letter to collect debt from " XXXX. " The stated amount due is {\$220.00} and payment or written notification of dispute of validity is required within 30 days. The debt payment can be made online at www.transworldpayments.com using registration code XXXX.</p> <p>XXXX/XXXX/16 I attempted to call the phone number provided during the stated business hours, which was answered by an automated answering system which did not allow messages. I looked up another phone number for the company online and received the same automated message.</p> <p>I then attempted to use the registration code to log on to the website. The code worked to access an account which indicated my personal information.</p> <p>I am concerned that this company is fraudulent and may use my personal information for illegal activity. I have not released my information to them and do not believe the stated debt charges are legitimate.</p>	2013030
7/12/16	Cont'd attempts collect debt not owed	<p>Transworld Systems Inc. is attempting to collect a debt for XXXX XXXX. I have never rented a car. I have asked for documentation that I rented the car . They have been unable to produce any proof it was me.</p> <p>No Proof = No Money</p>	2009427

Date received	Issue	Consumer complaint narrative	Complaint ID
7/11/16	Dealing with my lender or servicer	I took out a {\$12000.00} student loan in 1983. I defaulted on the loan and since then my paycheck, income tax and now my Social Security have been garnished. In the past 30 years the loan has been paid three times over but I still have to pay these collection agency fees. For 30 years I have been trying to get on payment plans to stop the garnishments but because the loan is in default, the collection agency would not let me set up my own payments thus the vicious cycle.	2007255
7/11/16	Dealing with my lender or servicer	My loan through XXXX XXXX XXXX was given to an collection agency called XXXX XXXX XXXX (which I was not notified that the loan will be moving over to another agency on XXXX/XXXX/16) as I schedule another cycle of online payments for the collection agency to obtain. However, on XXXX, I spoke to someone from XXXX and they said your loan is not with this office, it has moved to Trans World Systems , Inc. The loan is at TWS but I contact the company on XXXX and was told to wait about 2 weeks because my information has not been cycled in the system. I called TWS, Inc. on XXXX and office was closed for business and called again on XXXX/XXXX/16 which I finally was able to get in contact with the representative who has been handling my loan. I have ask for something to be mailed to me and the representative began to take my credit card information. Effective today, I have reached out to the Trans World and asked for a fax number and they will not give me their fax number but gave me XXXX XXXX XXXX XXXX, but Consumer Affairs stated that XXXX XXXX XXXX has been flagged for and XXXX and explain further why. The representative from Trans World is asking for over the income amount and I agree because naturally I was scared, yet ask for another payment for the next following two months. The payment is " 8 " times the income I would make and I do not have that income in XXXX. Trans World has failed to provide me with an itemized detail letter of who they are and notification of drafting, etc. No information has been sent from XXXX XXXX XXXX, XXXX XXXX XXXX or Trans World Systems regarding this matter. I 've been paying on my loan and it is growing, which I do not remember taking that amount out. I would like to give them something in writing for the first time besides the recorded call I have made requesting for information after I have given them my address correctly.	2006995
7/6/16	Can't repay my loan	I received a call on Wednesday, XXXX XXXX, 2016 approximately around XXXX. to XXXX. in regards to my XXXX XXXX XXXX XXXX, which has defaulted and has gone to this collection agency : TransWorld Systems, Incorporation, telephone number : XXXX. I am so angry the way this gentleman talked to me on the phone. He made me feel like I was " NOTHING. " I am so upset right now . When this collection agency first called several weeks ago, I started out speaking with XXXX XXXX. XXXX XXXX called last week and she stated she noted my account of what I was currently doing to resolve this debt. I do not use offensive language, but this gentleman that called me caused me to use offensive language. You do not call somebody 's house and speak to them in a way that makes them feel like they are incompetent, ignorant, and beneath you. They are going to keep hassling me about this student loan XXXX and they, XXXX XXXX XXXX XXXX XXXX is not going to get one dime because I DO NOT have a co-signer.	1999524
7/5/16	Can't repay my loan	Enrolled at XXXX College in XXXX XXXX, California. XXXX College was part of the XXXX College system. Did not receive education as represented or job placement assistance as promised. The whole thing was a fraud. Was ripped off and now am being asked to pay for , essentially, nothing.	1997108
7/5/16	Cont'd attempts collect debt not owed	In reviewing my most recent XXXX credit report, I noted that on XXXX/XXXX/2016 TRANSWORLD SYSTEMS of XXXX XXXX XXXX, XXXX, Pa XXXX inquired into my credit file. I do NOT owe them nor anyone they claim to represent ANYTHING!	1998266

Date received	Issue	Consumer complaint narrative	Complaint ID
6/28/16	Cont'd attempts collect debt not owed	<p>Situational brief : XXXX assigned to my husband and myself was confirmed both by the insurance agency XXXX XXXX and the XXXX office to be covered under the plan we had. The PCP was under the XXXX XXXX XXXX, which reportedly handles all billing correspondence between the XXXX and XXXX.</p> <p>-- - What happened : A routine wellness visit and related services were rendered by the doctor, which are fully covered with copay by the insurance plan, to which we paid the copay. The services should have been fully covered and paid out by XXXX to XXXX and the XXXX as a result. However, when the services were billed to XXXX by XXXX 's billing staff on behalf of the XXXX, an incorrect Tax ID was denoted for our XXXX. This was a clerical issue on their part which they have admitted to and apologized for multiple times. Since an incorrect Tax ID was used XXXX denied the covered services as a result. Even though XXXX XXXX was made aware that this was due to the incorrect Tax ID being used, the case was automatically forwarded to their collections department. When XXXX XXXX and XXXX XXXX were both informed of this oversight, Billing assured me that it had been redacted from Collections, however Collections was indifferent.</p> <p>-- - What I 've done to attempt to resolve this : Well over half a year has passed since this began, and all the while I 've been corresponding with the three parties to get this clerical issue sorted out. I have been assured by all three parties that this is of no fault of my own, and that there is absolutely nothing I can do on my end to amend their error (as the XXXX Tax ID can not be disclosed to me, nor do I have any authority to amend the paperwork with this correct information).</p> <p>I was assured by XXXX Billing Director XXXX every time we spoke that this would not be sent to collections, that no action was needed by my part, and that I can disregard notices being sent automatically regarding the " amount due " as they were working with XXXX to sort this out. He explained that he was sending my case to their " specialist that handles cases dealing with XXXX " and that it would be taken care of and would not hit my credit report. I had since been checking in with XXXX and XXXX periodically and been repeatedly told the same.</p> <p>One month ago I received a notice that my case was being sent to a collections agency if I did not send a Notice Of Appeal to inform XXXX and XXXX of any error. On XXXX XXXX I used certified mail to send this notice. XXXX has yet to confirm receipt. Just recently XXXX confirmed receipt and denied to pay out because the incorrect Tax ID is still being sent, and that I may request the information they have, and send it with a complaint to Illinois Department of Insurance (I am waiting the 30 days to receive this info to do so).</p> <p>Yesterday I received a letter from XXXX collection agency Transworld Systems INC. indicating that this has indeed been sent to collections and that it will be reported to all credit bureaus unless I pay the full amount due.</p> <p>-- - Info : The XXXX representative that assured me that this would not happen is the Billing Director XXXX. His direct line is XXXX.</p> <p>The main billing number for XXXX and/or the XXXX is XXXX.</p> <p>The PCP in question is XXXX XXXX XXXX, the direct number of the office wherein service was provided to us is XXXX (she no longer practices at this office, as the case is half a year old and she reportedly left due to numerous other instances of the same happening to other patients ' accounts, preventing her from receiving her payments).</p> <p>The number for XXXX 's collections agency, Transworld Systems INC, which is wrongfully accusing me and holding my credit score hostage is : XXXX The number of XXXX XXXX is : XXXX</p>	1989292

Date received	Issue	Consumer complaint narrative	Complaint ID
6/27/16	Dealing with my lender or servicer	<p>XXXX credit reporting service reduced my credit score by more than XXXX points in XXXX of 2015, dropping it from the high XXXX to the XXXX. My credit report states that I was 90 days late paying a student loan from XXXX University from University Accounting Services LLC (henceforth " UAS "). The monthly payment was XXXX. I used my XXXX XXXX XXXX autopay feature to debit my account to make the payments. I have done so since XXXX without missing a payment.</p> <p>For some unknown reason the payments for four month in late 2015 months were either not sent or received. The automatic payments resumed again in XXXX without my having done anything to change their settings. Stranger still, I had a smaller loan from UAS during the same period that was paid the on the exact same day as the larger lone and we never marked delinquent.</p> <p>I believe there was a either a systemic IT failure in XXXX XXXX XXXX 's automatic payment system or a similar failure in XXXX 's receipt system. My checking account balance was more than enough to make these payments.</p> <p>I was not contacted by XXXX University, XXXX XXXX XXXX, UAS, or XXXX about the delinquent account and had no reason to believe that this account was behind. Indeed, I have not missed a payment on any credit line in the past 16 years. These missing payments from XXXX are a clear deviation from this trend.</p> <p>Moreover, as attached, my bank statements for the months in question show clearly that the payments were debited from my account on time and sent to UAS during the months in question. I have attached a screenshot of my credit report as well as bank statements that provide evidence that my account was debited for XXXX each month.</p> <p>Neither of the XXXX other major credit reporting agencies noted the account as delinquent.</p> <p>The drop in my credit score will significantly reduce my ability to take out a mortgage or loan in the future or rent an apartment. If XXXX is unwilling to make such a change, then I would like to request a refund of all debits from the allegedly defaulted account, which total to several hundred dollars.</p>	1986458
6/26/16	Disclosure verification of debt	<p>I submitted a complaint on XXXX/XXXX/15 about transworld systems reporting a erroneous collection account on my credit. Per federal and state laws the burden falls on the debt collection agency to validate the debt and if they can not then the account must be removed. Based on the response from transworld systems they are unable to very that I owe a debt and requires more information. I have already supplied name, address, date of birth, and social when filling out the complaint as well as list the masked account number that was visible on my report. How can this be proper reporting when they basically wrote back saying they do n't know who I am. See previous complaint below.</p> <p>XXXX/XXXX/15 Transworld systems Inc. Is reporting on my XXXX credit report and I have no knowledge of this item. I never received the notice of the right to dispute from. the company and this item needs to be removed from my XXXX credit report immediately. This same company was duplicating reporting XXXX accounts. XXXX account was removed yet this debt was never validated and I did n't receive proper notices.</p>	1985450
6/23/16	Communication tactics	<p>I called Transworld Systems Inc and asked them to stop calling me at work. They asked for my phone number so they could take it off of there list. Well, they stopped calling that particular number. They must have gone on my company 's website and found other numbers and its unclear to me which numbers they are calling now. They asked to verify my employment and gave out the last XXXX digits in my social to my coworker and they told her that it was for a garnishment. It bothers me that the continue to call me at work after I told them they were putting my job in jeopardy by continuing to call. What is even more frustrating is that I have never given the student loan company my work phone number. That means this third party company researched and found my number!</p>	1982028
6/23/16	Getting a loan	<p>Transworld is a record keeper for XXXX loans but I asked on XXXX/XXXX/16 and XXXX/XXXX/16 for proof of debt but I never received it and now Transworld will send this debt to a law firm. It is illegal to do this because I have asked several times for proof of debt, the only item I ever received was a promissary note with XXXX XXXX XXXX on it. No mention of XXXX or Transworld, I want all of the XXXX loans forgiven due to the company violating the Fair Debt Collection Practices Act and the Fair Credit Reporting Act. I need this company investigated because XXXX will keep trying to sue on this debt even though they do not have proof that they own the debt, they offered to settle the debt for XXXX % which is not something I will do.</p>	1982951

Date received	Issue	Consumer complaint narrative	Complaint ID
6/21/16	Cont'd attempts collect debt not owed	I had a debt with XXXX in which I was paying for a deductible for an accident. I set up a 6 month payment arrangement with an agent for {\$310.00}. The first deduction was electronically pulled from my account on XXXX/XXXX/2016. I received no email or written confirmation of this agreement nor did I receive a receipt. I had no idea, at first, what the charge was because all I saw was the amount deducted from my account. I call them in XXXX to request statements and complain about not receiving any. Then I was informed I still owed XXXX after I had already made 4 months of payments. I was also informed the representative that set up this arrangement did not follow proper procedures and that a 6 month arrangement was not an option, that I was supposed to make that payment in 30 days. I then informed them I would not be paying the new balance as that is not what I agreed upon. That day I spoke with XXXX different people from TransWorld. The last person I spoke to was a manager by the name of XXXX XXXX, phone number XXXX. I asked him to retract the recorded call in which I agreed upon the payment arrangement. That was The week before XX/XX/XXXX, he told me to call after the holiday. I told him I did not any more payments being deducted from my account until we figured out what was going on with my account. He assured me he cancelled any future payments. I called XXXX XXXX the first week of XXXX as I finally got my first statement in the mail from Transworld stating they would deduct XXXX from my account on XXXX XXXX. I called XXXX XXXX again to ask him why I was receiving this notice after I told him I wanted to cancel any further payments and he assured me it was just an automatic statement, and that the funds will not withdraw from my account. I also asked if he had heard back from the department that has access to the recorded calls. He said he did not, that he would give me a call tomorrow after he spoke with them. I did not receive a call from him the next day. It is not XXXX XXXX, 2016 and Transworld deducted XXXX from my XXXX XXXX XXXX account today. I am now canceling any future payments from this company with my bank and I want to take legal action.	1977614
6/21/16	Cont'd attempts collect debt not owed	Transworld Systems Inc ... Has just submitted a bill for payment of a XXXX Ticket Owed to the XXXX XXXX XXXX XXXX in Washington State, for ({\$230.00}) This bill was fully paid using cashiers check # XXXX To : Transworld Systems Inc. ({\$200.00}) Dated : XXXX. This is the second time the same bill has been submitted by the same company. (Which is already paid) XXXX they added another fee. This Violates their " Stipulated Order for permanent injunction and monetary judgment " Signed with FTC XXXX/XXXX/2013, as a subsidiary of XXXX.	1979069
6/21/16	Cont'd attempts collect debt not owed	XXXX XXXX XXXX XXXX XXXX XXXX, WI failed to Bill Medicare within the 1 year limit for services. They have turned the account over to Transworld Systems Inc. for collection despite my providing proof from Medicare that this was an error their part.	1975710
6/19/16	Cont'd attempts collect debt not owed	Greetings, My name is XXXX XXXX I was XXXX from the Military and after almost a year from XXXX I struggled to pay all my debt. so I decided to enroll in the Debt Settlement Program and they promise me to pay my debt from XXXX XXXX Credit Card and they Included the XXXX XXXX Credit Card as contingency debt which I owe in the amount of {\$5900.00} but unfortunately they denied the XXXX XXXX XXXX was not included on the program. so the XXXX XXXX Credit Card started garnishing my Social Security XXXX since XXXX 2014 to present. now my problem is they sold the debt to a collection agency simultaneously garnishing a portion of my XXXX. now the collection agency TRANSWORLD SYSTEMS INC. want me to pay {\$6100.00} now Im confuse and helpless. I hope you can help me and give me advice because I do n't know what to do and how to deal with collection agency that continued collecting a payment. I will disclose the address and phone number of the involving party Sincerely XXXX XXXX XXXX XXXX XXXX XXXX TRANSWORLD SYSTEMS I. Attn : XXXX XXXX XXXX XXXX XXXX. XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX # XXXX XXXX # XXXX	1974978
6/17/16	Cont'd attempts collect debt not owed	I bought the car and then I sold the car. The car is not mines anymore. I sold it back in 2014 to a junk yard.	1973426
6/17/16	Cont'd attempts collect debt not owed	I keep receiving notices from Transworld Systems that I owe XXXX XXXX {\$45.00}. I have called and sent payments, but they keep billing me. I think I 've paid bills I did n't actually owe just to get them to stop. Each one is about 2 months apart. I have n't even been to XXXX since XXXX 2016! My bank shows {\$45.00} sent to XXXX XXXX on XXXX XXXX, 2016. Today I got another bill for another {\$45.00} from Transworld. This has shown up on my credit report. Every bill has a different account number and frequently a different mail-to address. I want this stopped. XXXX XXXX is a good company, but their billing practices are not. I do n't get bills from them. I just get late notices. And they do n't answer their own information lines. Neither does Transworld.	1974544

Date received	Issue	Consumer complaint narrative	Complaint ID
6/16/16	False statements or representation	XXXX sent me a cancellation bill. Before I had moved to my new home I called and told them I was moving outside of their service area. According to the contract I signed I was not responsible for any cancellation fee if moving outside of their area. I received the bill XX/XX/XXXX. I called XX/XX/XXXX and tried to explain they were mistaken, but was transferred in a circle about 5 times before I just caved and paid due to their XXXX tactic to get people to pay for things they were n't responsible for. They cashed my check on XX/XX/XXXX and then sent the bill to collections in an attempt to collect payment twice. I called XXXX and confronted them about it and the " supervisor " said he 'd look into it. I then called the collection agency which informed me I still owed them the same amount. XXXX never notified me or reached out in an attempt to collect the money due and never sent a second notice other than the original bill which was received 3 weeks ago. They have tarnished my credit which has never had a missed or late payment and they did this over a bill that was paid in full immediately after receiving their first notice.	1972290
6/14/16	Cont'd attempts collect debt not owed	I am a senior who went to XXXX in XXXX GA on XXXX/XXXX/16. My insurance paid their portion and my portion was {\$84.00}. I paid the bill in (3) parts as follows to XXXX GA via money orders from XXXX XXXX : 1) XX/XX/<YYYY> {\$40.00} ; 2) XX/XX/<YYYY> {\$20.00} ; 3) XX/XX/<YYYY> {\$24.00} On XXXX/XXXX/16 I received a transmittal from TransWorld Systems saying that I had a balance of {\$24.00}. On XXXX/XXXX/16 I received another notice from TransWorld for {\$24.00}. My calls do n't do any good, both to XXXX XXXX or TWS. I am afraid that both entities will report negative information resulting in harm to my credit.	1967880
6/10/16	False statements or representation	TSI handles my account under XXXX. Accounts XXXX. XXXX and XXXX. I started up a payment scheme with them XXXX 2015. A {\$50.00} payment is being debited to my XXXX Account every payday or every other week. When I remarried last XXXX 2015, my wife started to handle my finances and tried to consolidate all my debt. She had been calling TSI starting XXXX this year to check for the total balance of the said account. She asked for receipts or any form of confirmation as to what accounts had been paid off and how much remaining balance. In the course of these phone follow-ups and exchange of letters, she found out that there was around {\$500.00} that was not accounted. She was exasperated that the Customer Service people she spoke with like XXXX XXXX, XXXX, XXXX XXXX, can not give her what she was asking. Until we paid off the remaining balance last XXXX and we asked for payment history. TSI sent a payment history and there were payments that was not accounted for. We are thinking that we overpaid them since we are not certain as to how much is the total balance. We wrote another letter to TSI addressed to XXXX XXXX and sent them copies of the XXXX check that was debited but was not accounted. Total amount was {\$500.00}. However, TSI did not address the over payment issue but replied that the account was already settled and closed. We believe that we need a proper payment accounting of all the checks that we paid. Previous letters did not reflect the payment at all that is why we believe we over paid. Is it still possible to claim back the over paid amount? Please help shed light on this matter. Thank you.	1964691
6/8/16	Dealing with my lender or servicer	I WAS ENROLLED TO XXXX XXXX IN XXXX IN XX/XX/XXXX - THROUGH XXXX - THEY GOT ME XXXX PRIVATE LOANS THROUGH THEIR LENDERS AND FED STUDENT LOANS - I WAS BORN AND RAISED IN XXXX, PA AND EXCELLED IN XXXX SCHOOL AND XXXX COLLEGE -I TOOK THEIR ASSESSMENT EXAMS AND PASSED THEM AND WAS ADMITTED TO XXXX XXXX XXXX HOWEVER, I ALONG WITH SEVERAL STUDENTS STRUGGLED UNDERSTANDING XXXX INSTRUCTORS, WHO WERE TRYING TO TEACH US IN ENGLISH, AND THIS BECAME XXXX AND I COULD NT UNDERSTAND THEM AND COULD NT FOCUS. SO AFTER 2 YEARS I DROPPED OUT AND STARTED FROM SCRATCH IN XXXX COLLEGE IN XXXX FIELD - I RESUMED MY STUDENT LOAN PAYMENTS WITH XXXX ETC ... BUT WAS UNABLE TO REACH MY LENDER DIRECTLY WHICH HAD SOLD MY LOAN TO 3RD PARTY - XXXX XXXX XXXX, WHICH ADDED HUGE COLLECTION PENALTIES TO MY LOAN - AND THEN KEPT CHANGING COLLECTION AGENCIES - I 'VE MADE ATTEMPTS TO REACH A REASONABLE PAYMENT PLAN WITH THEM, BUT NO SUCCESS - RECENTLY THIS LOAN WAS SOLD TO TRANSWORD SYSTEMS INC- ACT / # XXXX - I FOLLOWED UP WITH THEM TO SET UP SOME REPAYMENT PROGRAM, THEY SAID THEY CAN NOT DO IT, AND WILL FILE JUDGMENT AGAINST ME AND FORWARDED MY ACCOUNT TO XXXX X XXXX XXXX ON XXXX/XXXX/XXXX - I FINALLY REACHED HER AND SHE SAID THAT SHE DOES NOT SEE THIS FILE WITH THEM, BUT WILL REPLY BACK, WHICH SHE NEVER DID, -FINALLY, I CALLED AND LEFT VOICE MAIL FOR THEM FOR FURTHER ASSISTANCE AND GUIDANCE. - BASED ON MY RESEARCH, XXXX XXXX XXXX HAS DESTROYED STUDENT 'S CREDITS AND FUTURE BY NOT WORKING WITH THEM. ALL I 'VE REQUESTED THEM IS TO WORK WITH ME, SET UP REASONABLE TERMS / CONDITIONS FOR REPAYMENT PLAN- I 'VE GOT A GOOD PAYING CONTRACT JOB AND AM WILLING TO MAKE PAYMENTS XXXX XXXX XXXX I HAVE ATTEMPTED TO REACH XXXX XXXX AND WAS ADVISED THAT SHE NO LONGER WORKS THERE, INSTEAD I WAS ASKED TO SPEAK WITH SOME GUY, WHO CLAIMED TO BE MANAGER (DONT RECALL HIS NAME) I HAVE RECD LOAN COPIES, ITS PARTIAL PROMISSORY NOTE, ITS MISSING SEVERAL PAGES AND MY SIGNATURES. ALSO, I 'M REQUESTING THAT MY DAD XXXX XXXX XXXX CELL-CAN BE CONTACTED FOR FURTHER COMMUNICATION (I AUTHORIZE HIM TO SPEAK WITH YOU) THANKS	1957818

Date received	Issue	Consumer complaint narrative	Complaint ID
6/7/16	Cont'd attempts collect debt not owed	I was assigned my current home telephone number approximately XXXX months ago. Since the assignment I have received numerous unsolicited calls and XXXX put a stop on XXXX of them. However, Transworld Systems , Inc., a collection agency attempting to collect a debt has consistently continued to call me even after I have called them on XXXX different occasions giving my name and telling them they are calling the wrong number . Using their ID code XXXX they verified they are collecting on XXXX different people and my name is not among them. They promised to remove my number from their records again today XXXX/XXXX/16. I am sure I will continue to receive their calls since I have called them XXXX times before. Listing of calls : XXXX XXXX XXXX/XXXX/16 XXXX XXXX XXXX/XXXX/16 XXXX XXXX. XXXX/XXXX/16 XXXX XXXX XXXX/XXXX/16 XXXX XXXX. XXXX/XXXX/16 XXXX XXXX XXXX/XXXX/16 XXXX XXXX. XXXX/XXXX/16 XXXX XXXX XXXX/XXXX/16 It is illegal to call after XXXX XXXX but they did	1958807
6/7/16	False statements or representation	This company is trying to scam me out of {\$480.00}. On XXXX XXXX, 2014 I made a payment of {\$330.00} to XXXX County District Court as a part of settlement reached with presiding judge for a PARKING ticket. Now, TWO years later this company " Transworld Systems Inc. " somehow got hold of my case number and is trying to scam me out of XXXX dollars.	1955667
6/6/16	Cont'd attempts collect debt not owed	I received a toll bill from New York MTA XXXX XXXX for a toll dated XXXX/XXXX/XXXX. On XXXX/XXXX/XXXX I received a notice from the MTA that the XXXX \$ toll was due and there was a {\$5.00} late fee also due. I submitted payment for {\$8.00} on XX/XX/XXXX. This check was received and processed by the MTA on XXXX/XXXX/XXXX and posted to my checking account on XXXX/XXXX/XXXX. The MTA did not apply the payment to my account and now says I owe {\$53.00}. I have submitted documentation to both TransWorld Systems Inc and the MTA several times, and they have confirmed I sent them proof of payment on XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, and XXXX/XXXX/XXXX. I have contacted customer services at least 3x/week since XX/XX/XXXX, and customer service has transferred be endlessly between violations dept, collections, and tolls. Between TSI and the MTA, they have not been able to get organized and close out this debt. I am told something different each I call, and that it could take an additional 3, 5, or 7 business daytime, but no resolution seems near as this has been ongoing for over a month. I am applying for admission to the NY Bar, and the Bar has requested a final disposition as part of the application process. As this request is still pending at TSI and the MTA, I can not give the NY Bar what it is asking for.	1956522
6/6/16	Can't repay my loan	my son attended XXXX in wyoming and ended up with XXXX in student loans with XXXX and XXXX from XXXX and XXXX from XXXX .He XXXX in 2014 and applied for jobs with reputable companies and when they asked what education he had and his response was XXXX XXXX they said they could not hire him. I feel they inflated the tuition so he could not qualify for a full federal loan and sent him to genesis who sold the loas to UAS (university accounting services) and balboa .we made payments while he was in school but stopped payments when we heard about this scam. He also was contacted be a company called XXXX but i think this may be a scam because he tried calling them and sending emails but they dont ansewr he paid them XXXX. right not i dont know what to do, i got injured at work in 2014 and have been in and out of XXXX since then and am on workers comp and only make XXXX % of what i would normally make please i need help.my email is XXXXXXXXXXXXX	1956090
6/6/16	Disclosure verification of debt	Transworld Systems sent a notice to my husband, in his name, for an alleged debt owed to XXXX XXXX XXXX. My husband has never BEEN to this eyecare place, but I have. I contacted Transworld Systems twice asking that they send me an itemized statement for this alleged debt, which I do n't think I owe.	1955768
6/5/16	Cont'd attempts collect debt not owed	I paid my bill to University XXXX New Mexico XXXX XXXX XXXX through my bank checking acct at XXXX XXXX Bank on XXXX XXXX, 2015. They kept sending bills even though I sent bank information twice. Now I am in receipt of a collection letter from Transworld Systems Inc .	1954962
6/4/16	Cont'd attempts collect debt not owed	Transworld system XXXX collection account showed up out of no where on my XXXX XXXX and XXXX credit report this account is identity theft police report number is XXXX	1954475
6/3/16	False statements or representation	After purchasing products from overseas at XXXX. XXXX sends me a bill for international shipping or something. The bill was extremely irrelevant, ridiculous, and incredibly unnecessary. I refused to pay this bill because I already paid a big amount of money to purchase the products and shipping in the first place anyway, was confused why i needed to pay this bill ... Now they raised {\$8.00}, originally {\$58.00} now a debt of {\$66.00} even though i do n't know where the XXXX they come up with these numbers and XXXX cents change ... I'm so upset why this type of international law or policy exists.. when consumers are already paying for their shipping. I refuse to pay this unnecessary debt.	1953572
6/3/16	Cont'd attempts collect debt not owed	I have continually received calls from Transworld Systems about a debt that was paid before it was sent to collection. We found out I was in collection when I received the first call last year. I explained to the XXXX, rude person that debt had been paid. I sent by email a copy of the online banking records. The calls went away for a period of time, only to start again. I have again explained that bill was paid, records were sent and told basically I was a liar. They are calling everyday now. I want it to go away. We pay our bills and deserve to be treated as such	1950980

Date received	Issue	Consumer complaint narrative	Complaint ID
6/2/16	Cont'd attempts collect debt not owed	I purchased a home owners warranty in XXXX 2015 when I bought my home. I had a plumbing issue, a plumber from the warranty company came out and the man was so rude to my wife and inappropriate and kept telling her why he could not fix the problem my wife asked him to leave the home. he slammed the storm door in her face. She called the warranty company as well as the plumbing company and complained. We hired our own plumber to come in and repair the issue (bill attached) which we paid. XXXX XXXX still sent me a bill for the plumber they sent who was asked to leave. Every time they sent the bill I sent it back with an explanation. Now it has been referred to a collections company.	1952149
6/2/16	Cont'd attempts collect debt not owed	<p>XXXX XXXX XXXX XXXX been sending a bill, since XXXX, 2016 in which they have put my name, on another resident 's account. I have never resided or received care from this facility. I was operating strictly as resident 's, POA, with no financial responsibility. All statements were signed resident XXXX XXXX by POA for this account. I have requested XXXX XXXX to remove my name from this account. Resident passed on XXXX/XXXX/16 and I no longer have authority to operate as her POA.</p> <p>On XXXX/XXXX/16 I received a letter from Transworld System, dated XXXX/XXXX/16 stating that they were attempting to collect a debt for XXXX XXXX account XXXX. I immediately responded by phone and letter informing them that " I dispute having any debt of any kind with XXXX XXXX XXXX. Please send any verification of debt, including an itemized statement of all actual charges, dates and services billed, the charge and billed amount as well as signature of financial responsibility or consent for services received at XXXX XXXX. Failure to provide said information means that you need to immediately remove my name from this invalid debt. " On XXXX/XXXX/16 Transworld responded, stating that they had contacted " the creditor, XXXX XXXX XXXX XXXX requesting for validation of and would forward any materials received as a result of request. " On XXXX/XXXX/16 Transworld Systems sent another statement claiming I " still have time to exercise my rights " and " they still show an unpaid account " in the amount for {\$1800.00}.</p> <p>I called Transworld on XXXX/XXXX/16, spoke with XXXX XXXX in collection dept. I informed her that I continue to dispute having any debt of any kind with XXXX XXXX XXXX and Transworld failed to send any documentation verifying that I have a debt with the above creditor, as stated in their letter on XXXX/XXXX/16. XXXX acknowledged the debt was for resident and that she is deceased. She said that the account was closed as canceled on XXXX/XXXX/16, but was reopened on XXXX/XXXX/16 with no explanation. She agreed to look into the matter.</p> <p>I have followed the phone call with letters, dated XXXX/XXXX/16 to : Transworld Systems Inc.,XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX, XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX, XXXX XXXX, restating that I dispute said debt, have never received services from XXXX XXXX and have not signed any financial agreement for any services from them or for XXXX XXXX. Please remove my name from the account.</p> <p>Please look into this matter and have XXXX XXXX XXXX XXXX and Transworld Systems Inc. to immediately remove my name from this invalid debt and close out this account.</p>	1950855
6/1/16	Disclosure verification of debt	On XXXX XXXX, 2016 I received a call from a XXXX XXXX, with Transworld Systems @ XXXX stating that my student loan from XXXX XXXX XXXX, XXXX is now in Default and that Transworld System have my student loan. XXXX XXXX went on to say that I owe {\$15.00}, XXXX on my loan and that XXXX XXXX, XXXX XXXX is offering me a settlement to pay only {\$11000.00}. XXXX XXXX went on to break it down that if I ca n't pay {\$11000.00} I could pay {\$2500.00} down and pay the remaining balance each month until paid in full. I tried on several attempts to get XXXX XXXX XXXX 's contact number so that I can confirm XXXX XXXX 's conversation. As of XXXX XXXX, 2016 I have yet to receive that information. In fact, I spoke with XXXX XXXX 's supervisor on XXXX XXXX, 2016 and ask for XXXX 's contact number he gave me an account number that included my social. On XXXX XXXX, 2016 I contacted XXXX to see what was going on with my account, XXXX informed me that my account had a \$ XXXX balance and that they do not have any other information on my account. I asked if XXXX had a contact number on XXXX they provided me with Transworld System 's contact which is XXXX. I have research and XXXX and found nothing. At this point, I 'm not sure who is XXXX and why is Transworld Systems trying to collect {\$11000.00} from me. Transworld System XXXX provide me with a " Note Disclosure Statement " which included my husband and I signature. They have not provided us with any proof of ownership of my Student Loan account. I never received anything from XXXX stating ownership of my student loan. Also, XXXX has not provided me anything in writing stating that they transfer the account to Transworld Systems. I truly believe that me and my husband are a victim of fraud and identity theft. My husband and I have never dealt with XXXX in the past or Transworld Systems. In addition, we have no knowledge of these companies and if they are legitimate. My original student loan was with Bank XXXX and payments were submitted XXXX XXXX XXXX. I 'm requesting a full investigation on this matter as I strongly feel that my rights as a consumer has been violated with these people. This has caused a great stress in my life. Thank you	1949546

Date received	Issue	Consumer complaint narrative	Complaint ID
6/1/16	Disclosure verification of debt	The issue is that I did not receive proper documentation. I had no idea that this bill had gone to collections until I logged into XXXX and looked at my score drop from the XXXX to below. I never even recieved this bill before it went to collections. Once I found out what the bill was for, I paid it immediately online. It has been removed from my XXXX report/score but not my XXXX. My Fico credit score has dropped significantly because of this and I would like it removed.	1947111
6/1/16	Communication tactics	XXXX XXXX XXXX had threaten me with a garnishment even though there is not a judgment against me at all. My federal loans were in deferment and my private loans were the only ones past due. I have complained to XXXX XXXX about XXXX, there are several complaints about them online about given misinformation on purpose. I have complained to the XXXX Department of Financial and Professional Regulation in XXXX because their behavior is illegal per XXXX law. XXXX claims XXXX is a lender when they are not, it is illegal to say that. NCT is a XXXX trust not a lender which has to be disclosed on the paperwork sent by them.	1950070
5/31/16	Disclosure verification of debt	I do n't know what this debt is. I am a XXXX veteran with VA insurance. This debt has caused my credit rating to be lowered to XXXX. I can only assume this is some kind of XXXX visit to a private hospital and they did n't submit this claim to the VA.	1948058
5/31/16	Cont'd attempts collect debt not owed	We were sent items for an XXXX machine that were incorrect and do not fit the machine. We purchased the XXXX from XXXX and when I called to order a replacement hose, nose pillows, filters and face mask I made sure they were aware of the new machine (which they sold to us) and requested only those items. When I received the package from XXXX it not only contained all items for the old machine but also items I did not order. I immediately called and explained the problem and was told the correct items would be sent along with a return postage box for the incorrect items. Later that day I received a telephone message stating it would not be cost effective for XXXX to send the paid postage for the items to be returned. In the meantime they billed by insurance company for all of the wrong items as well as the items we did not order and received {\$230.00} from them and while they did send the correct filters and pillows we never received the correct hose. The machine we have now requires a non-heated hose and the one they sent and are billing us for is heated and will not work with our machine. I have explained this repeatedly and also asked that they reimburse our insurance company the amount fraudulently billed and to either send a postage paid box for the items that do not work and credit us for those, Instead it has been in collection for months with harassing calls and letters to us. Our time, costs and emotional and physical torment is adding up and we need this to be handled correctly and we need to be paid for our time, expense and torment.	1947802
5/30/16	Dealing with my lender or servicer	Hello, I went to XXXX in XXXX, MI. I read an article on the way XXXX defrauded student loans. I, too, was in school at that time and had XXXX of those XXXX loans. I feel that I should not have to repay the remainder of that loan based upon that lawsuit against them. My loan, no doubt, has been sold to UAS (University Accounting Services) LLC. The address is : XXXX, MN XXXX. Any help would greatly be appreciated.	1946548
5/27/16	Improper contact or sharing of info	I received a bill for collection with XXXX amount, and when I made contact with the collection company the amount had changed to a totally different amount, {\$6700.00} to {\$8200.00}, I 'm on XXXX and want to pay this bill off and this company is taking advantage of my situation, I also received a letter from the social security stating that starting on XXXX 2016, my XXXX would be garnished at the rate of 15 % until the balance is paid and tax return would be garnished by said company, this company is out of control and I need a resolution, I called my credit card company and they no longer have my file and can not access it, the lady informed that I need to follow up with XXXX party collection company and the lady stated she could not find any payments made to my account, and any payments made prior would not show on their side, so who is responsible, I realized I owe the balance but there is no reason for this company to take advantage	1945457
5/26/16	Cont'd attempts collect debt not owed	My friend worked at the car rental company and charged me a discounted rate and then when he left the company and I was longer renting I received this bill for unknown use	1944172
5/24/16	Cont'd attempts collect debt not owed	XXXX charge appeared on my HSA showing XXXX/XXXX/16. This was paid via the HSA on XXXX/XXXX/16 and the check cleared on XXXX/XXXX/16. The minute clinic continued to send bills and I sent copies from the HSA showing it was paid yet they continue to dun me. Now they have sent it to collections. I shared the proof it was paid with them and they still continue to try and collect.	1940090

Date received	Issue	Consumer complaint narrative	Complaint ID
5/23/16	Disclosure verification of debt	<p>Transworld System Inc is the record keeper for XXXX which is a trust, not a lender like some reps at XXXX XXXX XXXX claim (XXXX). I need all of the negative marks removed due to misinformation that XXXX gives. There are multiple complaints against XXXX due to misinformation given, there are over a hundred online as of today. Per XXXX state law, XXXX ca n't force auto debit down my throat, I have told them several times that I will never do that with them. Also per XXXX is considered to be a XXXX debt buyer which means they have to adhere to FDCPA and FCRA. XXXX is a XXXX trust that sells debt into investment vehicles and has to prove whether or not they still have the loans. I have not received any proof of this which I asked for several times. Transworld has send some of the debt to a collection agency, but it is illegal to collect on a debt without showing me where it is currently per an attorney I spoke with. XXXX is a fraud they have received several XXXX and XXXX complaints against them which Transworld is aware of. My credit is trashed due to XXXX and their lies. Transworld outsources to other firms to do their work, the way their system is set up is so confusing. On my credit report, it shows that XXXX is a credit grantor which is a lie. XXXX is a trust and XXXX is a servicer. Per the FDCPA and FCRA, all of the information given to the credit bureaus must be accurate. I want all of the negatives plus the loans removed from my credit, I have told XXXX that I am not interested in doing auto debit with them. I even sent them a letter along with the forms saying to stop sending that information to me. I just found that XXXX of the loans was sent to a collections law firm even though I was told by XXXX XXXX that he would hold the loans. Transworld is well aware of the complaints because they can go online to find them. My credit is ruined because of the way Transworld does business and they are in the business of confusing people, I can be sued over this debt even though XXXX refused to give me all of the required information, they only sent a promissory note but no information showing anything about XXXX. Also, whenever XXXX send out any letters it only states XXXX on the letterhead and XXXX XXXX XXXX for the name of the loan, again no mention of XXXX which is required for all paperwork. XXXX is a sham based on the complaints I read against them plus they use scare tactics such as wage garnishment, in order for any company to garnish my wages against me on a private loan ; they have an active judgement against me in the state XXXX. My federal loans were in current status, therefore the scare tactics are illegal.</p>	1937163
5/19/16	Dealing with my lender or servicer	<p>I am a former XXXX University student. I was forced to take out a XXXX loan in XXXX XXXX. I paid on it without missing a payment until XXXX/XXXX/XXXX when my loan was changed to UAS. I have called UAS about loan forgiveness or 40 % reduction and they refuse to answer any questions about this. The only thing they offer is to put it into forbearance. They are not offering the 40 % reduction or debt relief of any kind. They are very rude every time I speak with them. I have good credit so I have yet to miss payment but it looks as though my federal loan will be forgiven through the attestation form. It does n't talk about my private loan at all. I have paid on my private loan more money because I have been paying longer and I have been paying the high interest rate. I would like to know what I am supposed to do I have tried to call XXXX but they are no longer in business and UAS is worthless.</p>	1932109
5/19/16	Dealing with my lender or servicer	<p>I have already filed a complaint against younomics with CFPB where I have stated that I am disputing the loan amount and the interest charged. Complaint Number : XXXX. However, younomics ' agent/affiliate University Accounting Services went ahead and reported to the credit bureaus that I was behind payments. As a result my credit scores have fallen drastically adversely affecting my ability transfer credit card balances to 0 % APR cards and my ability to obtain new loans or advances. I spoke to someone from University Accounting Services yesterday, XXXX XXXX, 2016, to withdraw the reporting, to no avail. Instead they on their own, and without me requesting, have granted forbearance on my account from XXXX/XXXX/2016 to XXXX/XXXX/2016, but claiming that " during Forbearance, interest accrues and is capitalized at the end of the Forbearance period. " Since I am disputing the debt itself and am complaining about the lack of response from younomics, younomics or its affiliate University Accounting Service should not adversely report to the credit bureaus and should withdraw the adverse reporting done so far.</p>	1932733

Date received	Issue	Consumer complaint narrative	Complaint ID
5/18/16	Dealing with my lender or servicer	<p>I filed a Identity Theft claim with this company XXXX XXXX XXXX when I found out that someone had forged my signature on a student loan. They replied that the owner of the loan was Transworld Systems Inc and that they had denied my claim. When I sent all the necessary paperwork to Transworld Systems Inc . They in turn replied that they do not make the decision on the IDentity Theft Claim. That the creditor XXXX XXXX XXXX are the ones who denied the claim. When I sent the information back to XXXX they in turn say its Trans world Systems Inc. Attached are all documents sent to both parties and their replies indicating that obviously no one wants to take the blame. The IDentity thft account has been sent to numerous collection agencies (XXXX) and when I speak with the agencies they all say that the original creditor is TSI Transworld Systems Inc. NO one is clearing my name from this account and I need resolution to this and quick! This ping pong has been going on since XX/XX/XXXX. I already put in other complaints against these companies with other government agencies like the Attorney Generals Office and FTC.</p> <p>Some how in writing to the companies and supplying all documentations isnt enough.</p> <p>On XXXX XXXX I had agreed to sign for a student loan for a friends daughter, with XXXX XXXX XXXX. Once there, they had spelled my name wrong and told me that they will send me corrected forms and that I will have to send them back with my initials. Needless to say I received the paperwork from XXXX XXXX on XX/XX/XXXX. Once Received I called XXXX XXXX XXXX at the number on the bottom of the letter and ask the representative how do I stop this process as I then realized that I did not want to proceed with the signing. The representative stated that the letter they sent me was self explanatory. If I did not return the forms signed and initials were indicated within the 30 days no further consideration will be given to the application. (Letter attached) so I did NOT return anything to them. I still have the original forms they sent me in XX/XX/XXXX IF you notice on the attached copies of the letters I have the LENDER COPY, BORROWERS COPY AND THE COSIGNERS COPY still in my possession. I also have the Lender copy that XXXX XXXX XXXX sent me when I requested information on this Identity Theft. The Lenders copy has a date of XXXX/XXXX/XXXX with a forged signature. But for their conveience they seem to be only circulating to the the XXXX application I did on XXXX/XXXX/XXXX to the collections agencies and other parties involved so that they can try and collect on this so called debt .No XXXX seems to be able to find the forged signature application but yet they, american XXXX services were the people who sent it to me in the first place when I requested applications and other information used on this Identity Theft Account. It was only XX/XX/XXXX that I realized that this loan was out there. I am not XXXX to constantly pull my credit report for no reason but when I was refinancing my house, the broker told me that I had to explain the amount on this loan. Thats when I realized and immediately but in the IDentity Theft report with the FTC and file a police report and commenced with obtaining information used in the Theft Account with XXXX XXXX XXXX. Thats when XXXX immediately turned around and sent the account to a collection agencies. I told the collection agency everything they in turn sent it back to XXXX and then they turned around again and sent it to NCO then to XXXX XXXX, Now its with XXXX XXXX XXXX. They are a scam company and from what I am reading on the Database for the Attorney General in Pennsylvania there are alot of people complaining about these companies.</p>	1930080
5/18/16	Dealing with my lender or servicer	I have not received any sort of response or correspondence form your company regarding making arrangements for a repayment plan on my student loan. Our last discussion stated you were going to work on getting the fraudulent and discriminatory default action taking by XXXX corrected so that your company and myself would be able to come up with a reasonable repayment plan. please advise on the progress you have made ; while I understand the illegal actions were not your choosing, having this Illegal and disgusting action that this loan company committed against me removed from my credit report is a MANDATORY step that needs to be taken before any payment is made.	1932019
5/18/16	Cont'd attempts collect debt not owed	Our household received a letter at our family address from Transworld Systems, a debt collection agency, attempting to collect a debt owed to XXXX XXXX by " XXXX XXXX XXXX. " NO ONE in the household is named " XXXX XXXX XXXX. " We DO NOT owe money to XXXX XXXX.	1931009
5/18/16	Cont'd attempts collect debt not owed	We received a mailed collection letter from Transworld Systems Inc in the amount of {\$13.00} plus {\$1.00} collection fees on behalf of XXXX XXXX XXXX. This is not our debt, for XXXX reasons : 1) we have not done business with XXXX and 2) the letter is addressed to " XXXX XXXX XXXX ", which is XXXX for " select or enter. " A quick search on XXXX shows that this is a common play for Transworld Systems, formerly operating under XXXX XXXX XXXX.	1929159

Date received	Issue	Consumer complaint narrative	Complaint ID
5/18/16	Dealing with my lender or servicer	<p>Yesterday I received the list with the rehabilitation checklist and I am going to return the information requested tonight. I am going to submit all the information requested because I am desperate and I want to find a way to finally end this nightmare, but that does not mean that this is a fair deal. For the last two years, with a big sacrifice, {\$200.00} a month have been deducted from my check to pay my {\$2100.00} student loan. In simple math {\$200.00} X 24 month = {\$4800.00} or more than twice the total amount of the loan. During those XXXX month, I never received any information from Transworld letting know the balance due or any information about my rights, you only collected the money and that was it. But I finally got tired of paying and decided to call and ask for information and after calling more that XXXX different phone numbers, (I was transferred from one to another and to another) I finally got in contact to a person called XXXX XXXX that informed me that if I wanted to put an end to this nightmare my only option was to continue paying the {\$200.00} for 10 more months, plus a additional {\$5.00} charge for 6 months and after that my loans was going to be pulled from " default " and I was to be able to pay my principal. That means that {\$4800.00} + {\$2000.00} = {\$6800.00} and then start paying the principal? How can a deal like this could be legal? I know that the collection Offices main business is to collect, but taking money away from a person with a {\$12000.00} net salary a year? I am going to do my part of the deal, but I am letting you know in advance that I am going to look for legal help and I am going to start sending letter to the Congress, to the newspapers and even to Obama at the White House, to let them know how unfair people with students loans are crushed by the collection offices.</p> <p>Thanks XXXX XXXX XXXX account # XXXX</p>	1931737
5/17/16	Cont'd attempts collect debt not owed	Transworld Systems Inc keeps sending letters and calling saying I owe XXXX. This was paid back in XXXX and I paid XXXX. The keep calling and harrassing me even though I no longer owe anything. The letters they send out has a number that is disconnected and when they call me and ask for a manager they refuse to let me.	1929736
5/15/16	Cont'd attempts collect debt not owed	I had a bill from XXXX, which I *never* received. XXXX transferred it to a debt collection company - " XXXX " XXXX XXXX, which I called and PAID on XXXX XXXX. I have the confirm number for this payment. I now have a new bill from Transworld Systems for the very same bill, XXXX... It is as if fedex (or the creditors) would like to keep collecting from me over and over.	1924859
5/15/16	Cont'd attempts collect debt not owed	<p>This company wrote me a letter about a debt I do not owe. They say the debt is owed to XXXX XXXX. I have never done business with such a company.</p> <p>The amount owed was {\$30.00}. The fees were {\$4.00}. The total was {\$34.00}.</p>	1924952

Date received	Issue	Consumer complaint narrative	Complaint ID
5/13/16	Cont'd attempts collect debt not owed	<p>" Debt " {\$2400.00} - was paid twice - first payment on XXXX/XXXX/XXXX over the phone (due to XXXX system upgrade, we found out our payment was cancelled) and second payment was made on XXXX/XXXX/XXXX (same credit card). In between the time - we did NOT receive any notice that this was being escalated to collections. Please see below for full history explanation XXXX XXXX unjust consumer treatment in this matter.</p> <p>Background : Our medical provider submitted a prescription through our XXXX (the mail-in pharmacy identified on our health insurance on XXXX/XXXX/XXXX. Before we could redirect the prescription to our local pharmacy (who offered a better price) - XXXX XXXX shipped the prescription to us without our consent. We contacted them on XXXX, XXXX, and XXXX to attempt to return the order and/or get credited for something we did not authorize. They would not concede. We received the first bill for the unauthorized shipment on XXXX/XXXX/XXXX (Bill # XXXX) - the bill contain no itemized list of what we were being charged for (just a payment due) - so we contacted XXXX on XXXX/XXXX/XXXX to request an itemized bill be sent. The women (XXXX) on the phone was not able to even tell us verbally over the phone what the bill was for. So she said she had to submit a request to another dept to have a paper copy of the itemized bill to our house which she claimed would arrive in 7-10 business days. We 'd already accepted we were paying for duplicate medications due to physician error - but we were not paying blindly for something XXXX could not even tell us what the bill was for. We waited until XXXX/XXXX/XXXX to contact XXXX again/follow-up on the status of the itemized bill. Once again the representative (I did n't take their name) told us that they could not see what the bill was for and would need to submit a request to have an itemized bill sent to our house via snail mail. We received Bill # 2 from XXXX on XXXX/XXXX/XXXX - again, with No itemization. We still had not received the itemized list promised to us on XXXX/XXXX/XXXX and again on XXXX/XXXX/XXXX. No one could tell us what the bill was for. So we called AGAIN on XXXX/XXXX/XXXX - and asked for a supervisor. We received the same message - we ca n't tell you what the bill is for - need to submit to other dept to mail you copy. We FINALLY received a copy of the itemized bill (telling us what we were actually paying for) on XXXX/XXXX/XXXX. We needed to clarify a few of the prescriptions listed on the itemized bill with my dr (as XXXX was a prescription I was XXXX/would never have been prescribed). And we called XXXX (yes, 7 calls later) on XXXX/XXXX/XXXX to clarify the prescription they sent was different then listed on the itemized bill and to PAY the bill. We provided a credit card number - they said they would process it and we thought everything was done. Between XXXX/XXXX/XXXX (non-itemized Bill # 2) and XXXX/XXXX/XXXX we did NOT receive any additional bills NOR did we receive any notice that this was being escalated to collections. The first indication we received that this was sitting with collections firm " transworld systems " was when I received a call (without providing my name or the name of the company they were calling on behalf of) this week on XXXX/XXXX/XXXX. In my gut I knew this was XXXX incompetence - so immediately contacted them to see what the issue was (since we had paid them over the phone on XXXX/XXXX/XXXX). The women we spoke with was very apologetic saying that they had just upgraded systems in XX/XX/XXXX - XX/XX/XXXX and were still having issues. It looked like the system canceled our payment. So we paid AGAIN on XX/XX/XXXX - this time checking our credit card to ensure. As of XXXX/XXXX/XXXX - I'm still receiving harassing, nondescript, phone messages from TWS including a letter in the mail today - XXXX/XXXX/XXXX. I have always had extremely good credit and am concerned this awful experience will tarnish that credit. Please help</p>	1925822
5/12/16	Cont'd attempts collect debt not owed	<p>I continue to receive phone calls & emails from a Debt Collector for for more than 8 months for a debt that I do not owe.</p> <p>I have asked all parties (XXXX & Transworld Systems) to stop this illegal harassment considering I do not owe any money to XXXX.</p>	1923470
5/11/16	Improper contact or sharing of info	<p>I do n't know what the calls are concerning as I do n't owe any debtors other than those debts that are active and payments current. I have repeatedly requested Transworld Systems, Inc/XXXX XXXX - XXXX XXXX to stop the phone calls to my employer. Since my first request on XXXX XXXX via fax to the Transworld they have repeatedly ignored my four (4) faxes to stop the phone calls and since the initial fax I have received over XXXX XXXX documented phone calls to my employer. It 's threatening my employment as my duties are to answer phone calls. I want the calls to stop and Transworld to provide written documentation of the debt. To date no correspondence has been forwarded to my mailing/home address to dispute the claim. I need assistance immediately to have the phone calls cease to keep my job.</p>	1920709
5/11/16	Dealing with my lender or servicer	<p>My private student loan of {\$40000.00} was issued in XXXX. Till date I have already made payments of {\$26000.00}. However, the lender younomics claims that as of XXXX XXXX, XXXX, I still owe the full principal amount of {\$40000.00} plus interest for a total of {\$67000.00}. Further, I believe that the lender did not disclose the actual interest I would end up paying nor the breakdown of interest and principal. They knew at the time of signing the loan, that it was not reasonably possible to pay off the loan and that I would perpetually be in debt, yet they failed to disclose this fact. Moreover, I have been repeatedly requesting for more than a year, in writing and through phone calls, that the lender send me a copy of the loan contract. Each time the lender 's agents promise to that, but never send the documents, further evidencing that a full disclosure was not made at the time of issuing the loan and that they took advantage of my vulnerability of prospective graduate student looking to get admitted immediately. Also, I have been repeatedly telling the lender and its billing company, that I want to speak to somebody with authority or the legal department for possibly revising the loan terms, that I was disputing the amount, and that they should not do an adverse reporting of my credit scores unless I spoke to that person. Yet, they went ahead and reported the credit agencies that my loan was delinquent for 3-59 days thereby adversely impacting my credit scores.</p>	1919881

Date received	Issue	Consumer complaint narrative	Complaint ID
5/11/16	False statements or representation	XXXX XXXX filed a {\$410.00} debt on my report that is not mine. It has been years since I 've had XXXX and when i left they took the full amount out of my account for my remaining balance. this is a mistake and should n't be on my report.	1921095
5/10/16	Cont'd attempts collect debt not owed	The Florida Department XXXX is accusing me of working and collecting unemployment which is not correct. I was not employed at the time I was collecting unemployment. They have me as working with XXXX life insurance which is nor accurate. I am employed XXXX currently but that did not start until XXXX/XXXX/2015. When I collected this last payment I was not employed by anyone. This debt collection should cease immediately.	1918330
5/9/16	False statements or representation	Had a loan for training at previous employer. Loan paid in full XXXX XXXX. Received notice from Transworld Systems Inc. of debt owed of XXXX on XXXX XXXX XXXX. Address listed for transworld systems inc include a XXXX XXXX and XXXX address on same document. verified funds paid my bank.	1915772
5/9/16	Cont'd attempts collect debt not owed	Transworld System Started to garnish my income tax for a debt i do not and could not owe. i ask repeatedly for proof such as signed receipt or invoice with my signature or info for said debt. with no reply, still they continue to garnish mine and my wife 's income tax refund.The debt is no report to the Credit Bureaus due to lack of documents to validated their claim, and was removed from all XXXX Bureaus as a result.	1915299
5/7/16	Communication tactics	Despite my sending a letter prohibiting calls to my place of employment, and notifying collector that my place of employment does not permit such calls, debt collector continues to call my place of employment	1913320
5/6/16	Dealing with my lender or servicer	I have been paying on my formerly XXXX student loan. UAS is the servicer, XXXX bought the loan from XXXX. All the sudden, I could go months without paying, and never heard from them. Then, today, I stacted getting phone calls stating that I am late. I called them and pressed them about what happened with XXXX. I asked if my student loan was one of the ones that was forgiven. He would not answer this question. He refused to give me any information other than my balance and what I owe. I called XXXX and they said to check my credit score, since that would include who has my loan and a contact of the company. I looked up my score and history, and the loan does n't exist. It disappeared, which would indicate that it was one of the forgiven loans. Yet this company, UAS, (University accounting services), is claiming I owe them money and is refusing to give me any information on what exactly happened to my loan. (He was insistent that XXXX XXXX XXXX XXXX was the orginiator. They were n't. XXXX was.) And XXXX, went under as well and was bought by XXXX. They also are in legal issues and going under. Yet still, UAS is claiming I owe them money and refuses to give me any information. The loan is not anywhere on my credit report.	1913827
5/6/16	False statements or representation	I went on line and purchased real estate leads in XXXX cities. The company is called XXXX I paid XXXX for each city. They would send me name and number and price range that customers were searching for. What they said to me was that I could go on a month to month and quit it after 1mo if I so desired and there would be no additional fees if I decided to nolonger use them. I paid a total of XXXX on XX/XX/2016 and the leads started XX/XX/2016. As I worked these leads it was apparent that these leads were more looking and not even qualified to buy yet. On XX/XX/2016 I decided that these were not the type of leads I wanted so I emailed the company that I was terminating and would not continue past XX/XX/2016.They sent me a email that I was responsible for the full month of XX/XX/2016 per contract. I told them that this was not how it was explained to me. They said it was in the contract that they had sent me. I did this all on line and I do not recall anything like this in the contract. I did tell them that there should be a dispute clause. I told them I would not pay for XX/XX/XXXX. They said they would send me to collections. On XX/XX/XXXX I received a letter from a collection company showing I owe XXXX for XX/XX/2016.	1913009
5/5/16	Cont'd attempts collect debt not owed	Received a letter from Transworld Systems which claimed I was delinquent in paying the XXXX XXXX of XXXX. As I had never received a bill from the XXXX XXXX and was not aware that I owed money for any goods or services I contacted XXXX who said that no bills had ever been sent to me and that Transworld was contracted to help their billing office send bills on open accounts. XXXX XXXX verified that my account was not delinquent as I had never been asked to make payment. In spite of this, Transworld claimed I was delinquent on my account which was untrue. Further, Transworld employee, XXXX XXXX, was rude and refused to answer my questions concerning Transworld 's relationship with XXXX XXXX and refused to acknowledge that there was not a delinquent debt.	1911773

Date received	Issue	Consumer complaint narrative	Complaint ID
5/5/16	Improper contact or sharing of info	<p>This is a collections attempt for a \$ XXXX balance with XXXX XXXX XXXX XXXX XXXX . The balance was paid on XXXX XXXX, 2016 to the doctor 's office directly for the full balance. I received phone calls between then and XXXX XXXX, 2016. I called in and informed the company that the debt had been paid. I asked them per the Fair Debt Collections Practices Act, to cease further communications on the debt. I continued to receive phone calls and then received a letter today on XXXX XXXX, 2016 about the debt. I called in and spoke with a collections supervisor, XXXX XXXX, about the continued collection attempts after my cease and desist. I informed her that if there were any additional collection efforts on this bill, I would be consulting with an attorney.</p> <p>I appreciate collections efforts within the scope of the law, however, collecting on a debt that has already been paid is illegal.</p>	1912685
5/5/16	Dealing with my lender or servicer	Transworld XXXX is servicing a debt collection for XXXX XXXX. They did not post the correct amount owed on my credit report for over 36 months, even as I was paying them hundreds of dollars a month to pay down my balance. I have never authorized them to call my office and have expressly denied allowing them to call my work number and yet they wo n't stop calling my office line, which may threaten my employment.	1911063
5/4/16	Dealing with my lender or servicer	<p>I went to XXXX University XXXX XXXX, FL campus. I was forced to take a loan from XXXX XXXX XXXX. The loan amount was {\$3000.00}. My loan was then sold to University Accounting Services. I paid the amount in full.A settlement agreement obtained by the Consumer Financial Protection Bureau (the CFPB) gave a 40 % off discount. I did not receive this discount. XXXX XXXX has since then shut down and their website does not work. University Accounting told me that when my account was transferred over, I got 40 % discount. This is false and they have no documentation proving so. They refuse to refund me 40 % of the balance because I paid in full.</p>	1910382

Date received	Issue	Consumer complaint narrative	Complaint ID
5/2/16	Taking/threatening an illegal action	<p>I XXXX from XX/XX/XXXX - XX/XX/XXXX. 23 years ago, as a XXXX XXXX in XXXX and XXXX, I opened an account with the XXXX XXXX XXXX XXXX XXXX XXXX (XXXX). After paying the balance in full in XX/XX/XXXX, I closed the account and made no additional purchases. I eventually left the XXXX in XX/XX/XXXX and subsequently took up residences in XXXX, XXXX, XXXX and now XXXX.</p> <p>I bought my current home in XX/XX/XXXX. When applying for this mortgage, my credit report had a clear record, without any delinquencies.</p> <p>On XX/XX/XXXX, I received a certified letter from XXXX 's collection agency Transworld Systems Inc. (TSI) that provided notice of a wage garnishment to be applied due to outstanding debt to the federal government of more than {\$2000.00}. I had no previous knowledge of these charges and began to investigate.</p> <p>After many phone calls, emails, letters and reviews of credit report information, I was able to ascertain that sometime in XX/XX/XXXX, XXXX allowed this 20-year closed/dormant account to be re-activated and permitted someone to charge over {\$2000.00} using my temporary XXXX address from XX/XX/XXXX.</p> <p>The following timeline and facts apply : On XXXX XXXX XXXX, I received a certified letter from XXXX/Transworld Systems Inc. (TSI), that advised me of a Notice of Intent to initiate administrative wage garnishment proceedings. The action stemmed from an apparent XXXX debt. (ATTACHED) On XX/XX/XXXX, I called XXXX and collected as much information as they would tell me. From this call I learned the charges occurred in XX/XX/XXXX against an account that had been closed/dormant for 20 years. XXXX advised the issue was now being handled by their collection agency, TSI. On this same day, I emailed a request to XX/XX/XXXX/TS requesting a fraud investigation into this matter.</p> <p>On XXXX XXXX XXXX, I received a letter from TSI acknowledging my fraud allegation and requesting additional information from me to support my claim, to include a police report, XXXX forms of ID, XXXX copies of signatures, and affidavit of forgery.</p> <p>On XXXX XXXX XXXX, I received an email from TSI indicating Proof of Debt was requested from XXXX. This TSI email stated " The garnishment order will remain on hold to afford you time to review all documents provided. " (ATTACHED) On XXXX XXXX XXXX, I received the XXXX Proof of Debt. This information was limited to partial account statements but failed to indicate what products were ordered, when they were ordered and where they were delivered.</p> <p>On XXXX XXXX XXXX, I provided the requested information to TSI, to include the affidavit of forgery, sample signatures, police report, identification copies and proof of residency location over the last 20 years.</p> <p>On XXXX XXXX XXXX, I received a letter from yourself, XXXX XXXX XXXX, Risk Supervisor for XXXX, indicating receipt of my dispute and notification the case was assigned to an investigator.</p> <p>On XXXX XXXX XXXX, I received a notice from the Department of Treasury, Bureau of the Fiscal Service, that {\$2200.00} was withheld from my federal tax refund due to this disputed XXXX debt. This letter indicated the involved agency (XXXX) previously sent notice to me indicating the intent to collect the debt to include intercepting federal payments, including tax refunds. The original certified letter received from AAFES/TSI made no mention of this and only addressed wage garnishment. Federal law under the Treasury Offset Program includes a Due Process prerequisite that requires a 60-day notice is provided to the debtor of the intent to offset as well as the opportunity to dispute the debt. I was n't provided notice of intent to offset. The notice I was provided did n't allow for due process and the 60-day requirement. And the dispute was acknowledged by XXXX and TSI yet the offset still occurred (ATTACHED).</p>	1904968
4/29/16	Can't repay my loan	<p>I was told that I needed to take out a private loan while attending XXXX college in XX/XX/XXXX-XXXX. The financial aid department was n't clear about the interest rate and the whole time I attended heard I was told false information, such as job placement. They did not care about the students, if I was late on a XXXX payment they would not give me access to login onto the computer until I payed, which would affect my academics if I did n't pay on time. They would even pull me out off class to let me know I need to make a payment, This was humiliating for me.</p>	1903210
4/28/16	Cont'd attempts collect debt not owed	<p>8 years ago, I cancelled my XXXX service as I no longer had a house phone to connect the service to. Now 8 years later they are saying that It was cancelled due to non payment for some months. I never received any communication on this until now * years later. I have had several loans since then and it never showed on my credit reports. I think they botched up their records and are trying to recoup stuff that is not owed. All I got in response was scripted answers. I called them on XXXX/XXXX/2016. I called XXXX XXXX and the collection agency Transworld Systems , Inc XXXX</p>	1898998

Date received	Issue	Consumer complaint narrative	Complaint ID
4/28/16	Dealing with my lender or servicer	Transworld Systems Inc claim they are the record keepers for XXXX but per XXXX state law, they are a trust not a lender like XXXX XXXX XXXX claim. In order for any servicer or collection agency to collect on this, they will need to show the dates of delinquency, how much is owed, when the loan was sold, proof that XXXX still owns the loan because is a known fact that XXXX sells debts into investment vehicles which means the loan could be anywhere. XXXX must have all of the correct documentation before anyone could collect on it per XXXX law. This is showing as 180 days past due but I have never received actual where my loan is, a promissory note is not enough information since debts are bought and sold all of the time. I spoke with a consumer rights attorney XXXX and they XXXX say the same thing, that the servicer and the collection agency must have proof they are suppose to collect on the loans. XXXX is a XXXX trust, not a lender or guarantor. I was also notified that XXXX used XXXX XXXX to finance which means they are not a lender because they are not a bank or credit union. It is illegal to collect on this debt without the proper documentation. I want the loans completely removed from my credit report because what XXXX must have possession of the loan to collect on it which is hard to prove since they sell loans as investment vehicles to shareholders.	1901413
4/28/16	Dealing with my lender or servicer	When I signed my contract for my student loan at age XXXX, I was under the impression that I would n't have interest charged until after I graduate. Now that I am more aware of my finances, I have noticed that I was charged over {\$15000.00} in student loan interest while in school. Making my " affordable " balance of {\$60000.00} jump to well over {\$80000.00}. I 'm being denied when I try to refinance my loan, because it is now at a 9.6 % interest rate, and I have have n't been given the time of day from other financial institutions. I 'm overwhelmed by more than just the number , but also the interest rate and I think that the student loan company not only fraudulently charged me an enormous amount of interest while in school, but they also took total advantage of a young student, without any other way to pay for college.	1902310
4/27/16	Disclosure verification of debt	Best describes for my issue is all the above. The collection agency Never sent a bill, notice of the debt, and no collection letters. I was notified with legal papers to garnish my wages. That 's how I learned the debt was with a collection agency. The US dept of education garnish my XX/XX/XXXX & XX/XX/XXXX federal tax refund. I have n't received a bill since that was done. I got a letter from the US Dept of education advising my refund was taken. That letter is from XXXX XXXX. Now 6 months later I 've received from a collection agency a garnishment letter ; no communication received prior to this garnishment letter dated XXXX/XXXX/XXXX.	1899069
4/26/16	False statements or representation	Approx 1 week ago I was notified by my per diem " employer " that i was taken off of the roles, and would no longer be needed to stay on per diem status, and no full time positions were open. Today, I received notice from a collection agency (Transworld Systems) that a {\$250.00} balance has been reported to the collection agency against my credit for un-returned uniforms. One week is not enough time to return uniforms, when the home office is over XXXX hours away. The uniforms were returned at this time, but the report of collections is still on my credit. Before this time I had not been notified that I was " taken off the roles " until the employer called me to pick up some shifts, and then she noticed i was removed for being inactive (not picking up any shifts recently). So in 1 weeks time I found out I was done there and that the collection agency had taken action. No notice was given to me to return the uniforms, nor was any attempt made to notify me. This should not be reported on my credit. The items have been returned.	1897147
4/26/16	Communication tactics	I have received 11 calls in the past 3 weeks from XXXX number. They ask for someone I do n't know (XXXX XXXX?) ; I assume she had this number before I did. I have told them they have the wrong number, I do n't know her, and please stop calling me. I have told them this at least three times, and they have agreed to stop calling. (The other times I have not answered my phone.) But then they call again. And again. Today when they called, I spoke with a man who told me he had no record of my asking to be removed or that it was a wrong number, so apparently they have just ignored my requests. I told him I was going to report his company because I 'm tired of the frequent calls. He gave me the name of the company, Transworld, but refused to give me any other information. He said since I was n't the lady he was calling, he could n't tell me anything else, not an address, not whether or not they were a debt collection agency. I found out by searching online that they are a debt collection agency. I do n't owe any debts to anyone. I do n't know the lady they 're calling. It seems like they would stop calling me if I 'm not who they 're looking for.	1894163

Date received	Issue	Consumer complaint narrative	Complaint ID
4/26/16	Cont'd attempts collect debt not owed	I received treatment at a medical facility in the summer of last year. Multiple charges were incurred and my insurance carrier paid all but XXXX or XXXX. The ones they did not pay were coded incorrectly by the medical facility so they were declined (I was completely unaware). I was contacted by the debt collector almost 8 months after I received the treatment. They actually contacted my wife and I called them back immediately. I disputed the debt and asked that they provide me with some information so that I may contact my insurance company and get the matter resolved. I was completely unaware of the debt, but was willing to resolve it as it should have been paid prior to collection. The information that they mailed me was a XXXX page document with absolutely XXXX details on it. After several conversations with the insurance company, they indicated that they would contact the medical facility and would be reprocessing the claim. In the meantime, I had asked the debt collector if this information was going to be reported to the credit bureaus. They assured me that no reporting would take place, especially considering the billing situation and the fact that I was disputing the debt. They lied. In XXXX of this year, they reported the debts. As a result, my credit scores have fallen XXXX points. This is completely false and deceptive. I have never received another communication following up on the dispute or trying to check the status on the insurance claim. I updated my address and phone number with them. There is no excuse for zero communication and immediate negative reporting on my credit bureaus. I am demanding that these debts are removed while the insurance company works through the billing. Had the medical facility properly coded the services and had the debt collector communicated properly, I would not be in this situation. I feel completely powerless here. I worked hard for years to keep my credit scores above XXXX and to lose XXXX points because of this incompetence is unacceptable.	1896098
4/26/16	Cont'd attempts collect debt not owed	In XXXX, a package was shipped from me to XXXX with tracking # XXXX. Originally, I was going to drop it off at the XXXX store near me with paper packaging but was told it was unacceptable. They then re-packaged it for me in a large XXXX box to which I paid the full balance of at the store. I received a collections activity notice which I demand be stopped, as it is an invalid debt. The collections agency, Transworld Systems, put a 30 day dispute hold on my debt, but I 've been unable to contact XXXX directly about this. The invoice # is XXXX which again, I was told by the collections agency, is the only way to look up the original package due to being in collections. I wo n't pay a debt that I paid for at the XXXX (in XXXX). I want this dismissed.	1894033
4/26/16	Improper contact or sharing of info	On XXXX XXXX, 2016 I wrote to Transworld Systems Inc at XXXX XXXX XXXX XXXX XXXX and informed them that under the Fair Debt Collections Practices Act that I did not want any further contact from them. Then on XXXX XXXX, 2016 I received a letter from them including attachments. This letter is still demanding payment.	1897949
4/23/16	Cont'd attempts collect debt not owed	Transworld Systems Inc on behalf of XXXX XXXX XXXX XXXX made numerous attempts to collect a debt over the course of 4 months. I filed for chapter XXXX bankruptcy protection on XXXX/XXXX/XXXX and had my hearing scheduled for XXXX/XXXX/XXXX. My FINAL Decree was issued on XXXX/XXXX/XXXX. It is my understanding that the initial filing of the petition is meant to stop the debt collection process. Despite me filing on XXXX/XXXX/XXXX, Transworld Systems Inc still sent the attached collection letter dated XXXX/XXXX/XXXX trying to collect this debt.	1893726
4/19/16	Communication tactics	First The Government, took my taxes returns, in XX/XX/XXXX and paid the debt that I did owe off, Now I am receiving a letters from Company call Transworld Inc to my home address from a third party linking my information out such as my home address Name Credit information. This company is asking for more money off the debt I paid off and with an XXXX dollar more interest on the amount I paid in XX/XX/XXXX, saying its from Interest. The company I owed a debt too was paid off in XX/XX/XXXX. Currently showing close and paid. Now a Transworld Systems Inc is trying to get more money out of me. This is crazy I changed job and my information was stolen from my current job, We all received a letter telling us our identity has been stolen. This has to stop!	1884490

Date received	Issue	Consumer complaint narrative	Complaint ID
4/19/16	Disclosure verification of debt	<p>I 've been receiving calls from Transworld about a supposed student loan in default for several months now. As far as I know, I do not have any student loans left and wanted to know more information about the origin of this debt. The amount they are collecting for is also close to the amount of the remaining balance of a student loan that was paid in full in the fall. I requested a letter be sent to me in the mail with this info so I could check it against my records.</p> <p>I received nothing in the mail and several weeks later Transworld began calling me again. When I called them back, they said they had no record of my phone number in their system and so they had no idea why they would be calling me unless I could give them an account number, which I could n't, as I still have n't received anything in the mail from them. I was finally able to answer a call from Transworld and the agent told me the reason they could n't find my phone number before was because the other agents I spoke to were n't authorized to talk to someone in my state. For the 2nd time I requested the loan info be mailed to me. This was on XXXX XXXX.</p> <p>On XXXX I began receiving phone calls from Transworld again. I still had not received anything in the mail from them. I finally did receive something today, but it is just a generic letter informing me of ways to resolve the debt, nothing about disputing it or the debt itself (amount owed, etc.).</p> <p>I called Transworld today, XXXX, to request, for the 3rd time, info on the loan. I explained and asked for the letter to be sent at the beginning of the call. At first the agent tried to dissuade me from requesting the letter. I told her that I know it is my right to receive that info and she became belligerent with me. She asked what kind of info I wanted and I said, " anything you have, like the origin, amounts, who it was paid to. " She gave me some info and some of it matched the previously mentioned paid off student loan but some did n't so I asserted again that I wanted a letter in the mail with this info, so I can figure out what is going on. She tried to continue to argue with me until I reminded her, again, that by law they have to provide me with this info or stop calling me, and that this is the 3rd time I 've had to request that info. She finally relented, verified my address, and ended the call.</p> <p>I would like to figure out what is going on with this debt and resolve the situation but so far Transworld has sent me XXXX info, yet persists in calling me to collect. The last agent I spoke to was unprofessional and belligerent when I tried to assert my rights. It was also unprofessional of Transworld to not be able to look up my phone number when I called them so that XXXX of their employees literally told me they had no idea why Transworld would be calling me.</p>	1885876
4/19/16	Cont'd attempts collect debt not owed	<p>I fulfilled my one year membership requirement at XXXX XXXX XXXX XXXX in XXXX, IL in XXXX, 2016. The next month, my credit card on file expired so they were not able to continue billing me. I was contacted by the spa and returned their call to let them know I wanted to freeze my account as my husband had been out of work on medical leave since the beginning of XXXX. I continued to get a few phone calls and statements mailed every few days indicating I needed to contact them to pay what was owed. I again contacted them and told them I wanted to freeze my account. They demanded I pay 2 months they said was owed by that time. I refused, stating I had already fulfilled my obligation and had requested the freeze ; at this time, I told the person on the phone (XXXX, I believe was her name) that I just wanted to cancel my membership. I was told again there was a balance due but I again refuted the validity of the supposed balance as I had done everything required to settle the situation. I continued to receive statements every few days from the spa, and I ignored them as my husband needed my attention. In XXXX, I received the first collection letter from Transworld Systems , Inc indicating the " debt " had been placed with them for collection. I responded in 8 days, indicating the debt was not owed by me, and it was not valid. I received a XXXX collection notice today, and am filing a complaint. The communication received today also indicated the balance had increased from the initial amount of {\$170.00} to today where it is {\$230.00}.</p> <p>I indicated in my first letter that I would file a complaint if they continued to contact me and demand payment of the invalid debt, so that is what I am doing.</p>	1886742

Date received	Issue	Consumer complaint narrative	Complaint ID
4/19/16	Dealing with my lender or servicer	I have XXXX student loans through the college that I attended. I applied for deferment for the student loans in the past a reapplied once I received notification that my deferment was over on XXXX/XXXX/2016. I found out that I would not be eligible for deferment again but I would need to pay interest accrued during my deferment on XXXX plus my monthly payment arrangement. I called the office on XXXX to see if I could apply the accrued interest into my monthly payment and then was told yes. I asked if this meant my accounts would not be reported to the credit bureaus as past due and was told no. I found out after the fact of making that monthly payment arrangement that my accounts were reported as past due. I called and they listened to the tapes and emailed me stating that I was given wrong information but my accounts were past due so the reporting would stay. I asked if I made payment that day would I be able to reverse the reporting since I was told I did n't need to make the payment for the interest and was told no. Then, today I was emailed that if I do not catch up the past due I would be sent to collections. I then went online to make payment but my balance went up over \$ XXXX. I called and was told " after review, my deferment should have been up on XXXX account in XXXX and the other XXXX " So, therefor they have back billed me for time that I was told I was under deferment and have charged me another \$ XXXX that has to be paid by the XXXX or I will be sent to collections. Also, they reported my account as over 180 days past due to the bureaus when my bill for the accrued interest was due on XXXX. They said that was because the interest accrued for the time I was in deferment. I never received anything that stated if I do not pay the accrued interest after my deferment I would be past due the whole time of my deferment. I have been mislead multiple times and I feel as though I am trying to make this right but I keep getting more and more charges or problems each time any communication is received by them.	1886706
4/18/16	Dealing with my lender or servicer	A wage garnishment was placed on my income last week by NCO Financial, for a debt that, to the best of my knowledge, was satisfied in 2012. NCO placed an AWG on my income for at least 5 years prior to 2012 in the tune of {\$4000.00} - {\$5000.00} per year. Then sometime in 2012 the garnishments stopped, so the debt was paid. The debt was even removed from my credit reports. Additionally I did not receive the legally required 30 day notice that the XXXX was going to be applied to my paychecks.	1885330
4/18/16	Cont'd attempts collect debt not owed	On XXXX XXXX, 2016 my mother XXXX XXXX XXXX passed away. On XXXX XXXX I went to XXXX in XXXX and return all of their equipment. I 'm now receiving a letter from Transworld Systems inc. attempting to collect a debt of XXXX. At the time of her death all bills were paid. She does not owe this monies and letter does not indicate what the monies is owed for. If XXXX is trying to collect for early termination fee, this is an outrage because she is deceased contract was not broken.	1883807
4/16/16	Dealing with my lender or servicer	I went to XXXX in the year of XXXX. XXXX was scamming and stealing money, and also charging students for meals, transportation, and room and board. When I was staying in my own home, had my own car, and brought my own food to school. I have paperwork to prove so. The school made me take out loans called XXXX. All of the XXXX students in my class XXXX loans were forgiven, however XXXX sold my loans to a company called (UAS) University Accounting Service , LLC . and I have been going round and round with these people for 1 year and a half on these loans, and they wo n't forgive my loans like they did the other XXXX students from my class. I have asked them why, one time they tell me because they had different loans, I know better than that because the nurses have showed me their paperwork, and we had the same loans, same program, and was in classes at the same time.	1883284
4/15/16	Cont'd attempts collect debt not owed	Debt was incurred after my annual liability under an HMO health insurance plan had been met. The insurance company has told me the claim was adjusted and this is not my liability. The provider 's billing service continues to send invoices to me and now has turned the debt over to a collection agency. After multiple contact to the provider, billing company and the collection agency with documentation supporting my position, they still continue to send me attempts to collect this debt.	1881618
4/13/16	Cont'd attempts collect debt not owed	Supposedly a parking ticket is in collection with Transworld Systems, according to a recent credit report. This dates back to 2014. I have never been contacted, verbally or in writing, by Transworld Systems and only discovered his erroneous debt through a credit report. I have repeatedly called Transworld at numerous different numbers, can not reach a human being and have never received a return phone call. It is impossible to pay this bill as I can not talk to anyone what will tell me how, as I have never received a written communication on his debt or how to pay it, and as these factors make it impossible to pay. An endless maze	1877064
4/12/16	Disclosure verification of debt	I did not receive any notice of this dept if so I would of put my medical insurance information, I 've had medical/iehp since 2009	1874982
4/12/16	Dealing with my lender or servicer	I have a Private student loan with UAS (University Accounting service, LLC), that before it was XXXX. I called them today to talk about XXXX XXXX for Borrowers who attended XXXX Colleges between XXXX. They said that the Loan services is XXXX and they are not on the program of forgiveness, the only thing that they allowed to offer was Forbearance, paying {\$20.00} a month but interest still accrued.	1874615
4/12/16	Dealing with my lender or servicer	I was provided a private loan through my school. I have been making full payments consistently since my deferment/forbearance period ended (some time around 2013). Eight months ago, I began making higher than the full payment in order to pay down principal faster. I called at the time I began making payments to confirm that the additional payment would be applied to principal. Because the statements I receive by mail do not describe how my payments are applied (it just states that a payment was received and how much that payment was), I have just realized that I have been merely paying future interest off rather than paying off my principal. This is predatory lending in my opinion. I have called the XXXX, but have not received a response to date. I can only imagine how many of my colleagues are still being preyed on by this loan repayment program.	1876698

Date received	Issue	Consumer complaint narrative	Complaint ID
4/11/16	Communication tactics	Debt was claimed in year 2000 by Alarm company XXXX for XXXX and has been on my Credit file! 6 years.Account # XXXX.held by Transworld systems- XXXX	1874589
4/11/16	Cont'd attempts collect debt not owed	This bill was paid by my insurance two year ago 2014, company try to double dip on invoice paid by my insurance and send bill to collection. I refused to paid any XXXX especially when bill already paid. Need this collection agency to stop harassing me on the phone and by mail. I am on " Do Not Call " list and there calling me any hours of the days and nights.	1874217
4/11/16	Dealing with my lender or servicer	TRANSWORLD SYSTEMS INC XXXX XXXX XXXX XXXX PA XXXX PRODUCED A PRIVATE LOAN FROM 20 YEARS AGO AND DEFAU ; LTED ME CAUSING BAD CREDIT	1874447
4/8/16	Dealing with my lender or servicer	I attended XXXX XXXX XXXX. The school shut down and filed for bankruptcy before I could finish the program and graduate. I was forced to take out private loans that I am being forced to pay even though I did not receive the education I signed up for. I am being forced to pay for nothing.	1869964
4/7/16	Communication tactics	constant calls and harassment to my brother and myself at XXXX and XXXX	1868532
4/7/16	Dealing with my lender or servicer	I received a call today XXXX XXXX, 2016 from Transworld Systems , Inc from agent XXXX XXXX claiming I have XXXX outstanding Federal Student loans in their office and I must set up a payment plan with them. I explained to him that the only XXXX federal student loans I have outstanding are with NAVIENT and I am currently making payments to them on a monthly basis. The agent stated that I may be right about giving payments to XXXX but that I still have XXXX other Federal Student loans delinquent in their office. I am very confused about this and it concerns me, as it is not reporting on my credit report. The only student loan reporting on my credit is from XXXX. I would like to receive some assistance to get to the bottom of this, as this may be a fraudulent claim.	1869678
4/7/16	Dealing with my lender or servicer	I received a letter stating that I had been selected for wage garnishment. I contacted the loan servicer Transworld Systems (TSI) to get enrolled into a rehabilitation program. My primary complaint is the fact that there are separate departments that deal with the set-up, verification and maintenance for each account and they do not all work efficiently together. So XXXX person in XXXX department will tell you XXXX answer and then later you will be told something totally different by another person or department. In my case, The set-up manager told me that I needed to sign XXXX different sets of documents and return them via email, but she sent me the wrong documents. I completed the paperwork, signed and returned as instructed and no one called for 2 days. On the 3rd day, someone called and said that my paperwork was incomplete and that I would probably still have my wages garnished until I got that to them. He then said that because I did n't have a fax machine the only way to receive them was by overnight mail! I happened to be accessing my bank account at the same time and realized that even though the agreement I made with the set up payment beginning XXXX/XXXX/16 and then on the first of each month thereafter, that I had already been charged for a payment! This is my second issue. My credit card was charged on an occasion OUTSIDE of the agreement that I made with this company. After all this, they still could not confirm that even though I had already made a payment that I will not have my wages garnished because of a problem they created. I spoke with a supervisor and she mailed me the documents immediately, but I still do n't have confidence that I will not be garnished.	1869631
4/4/16	Cont'd attempts collect debt not owed	NCO Financial Services is robo calling my home at least 4 times a week including weekends. The phone number they are calling from is XXXX. I do not have any debt. These calls are annoying and I consider them harrassment.	1863185
4/2/16	Cont'd attempts collect debt not owed	On XXXX/XXXX/16 I made a payment by phone to " XXXX XXXX " of " XXXX XXXX XXXX XXXX " in amount of {\$340.00} -- payment in full for medical date of service XXXX/XXXX/16. This account was paid IN FULL and was NOT PAST DUE. On XXXX/XXXX/16 I received a " transmittal notice " from " Transworld Systems , Inc. " stating my account had been submitted for collections due to nonpayment. I have verified with my bank that the payment was successful on XXXX/XXXX/16. The hospital has erred and should have never referred this account for collection. I have left several messages for the hospital 's billing office (XXXX/XXXX/16).	1862052
4/1/16	Communication tactics	Repeated calls at my place of work, a XXXX office. Informed XXXX XXXX on XX/XX/XXXX at XXXX that this was a XXXX office and he was prohibited from calling to collect debts at this office. Informed XXXX XXXX on XX/XX/XXXX at XXXX that this was a XXXX office and she was prohibited from calling to collect debts at this office, and that a complaint would be filed.	1860803

Date received	Issue	Consumer complaint narrative	Complaint ID
3/31/16	Dealing with my lender or servicer	I was made aware of the suit between the CFPB and XXXX XXXX, specifically regarding the high interest XXXX loans. I was forced to take out one of these private loans or have to drop out of school in XXXX XXXX. I was originally quoted 6.8 % but ended up not getting approved for whatever reason and landed 14.9 %. I was never notified of the suit until I found out on my own recently. I graduated in XX/XX/XXXX but my transcripts and diploma were withheld until XX/XX/XXXX. My loan was sold to University Accounting Service in XX/XX/XXXX. I am not sure how or why. I have had issues with them from the beginning. Their site is very sketchy, they have added a new " convenience fee " so that I can continue to pay with my debit card. The fee will be waived if I give them my bank account information! I am not comfortable with this. Last month they sent me XXXX statements to pay. It seems like it is always something new. With the high interest, I will never be able to pay this loan off. I recently asked them for proof that they did in fact have my loan and all they could send me where the transfer papers. Which I have. The XXXX address does n't match and they could not provide me with anything else. When I called them asking questions about the XXXX % decrease that should have been received due to the law suit they were annoyed. They said I did not qualify. I asked about a possible forbearance until my attorney could get to the bottom of this and they said they could no longer speak to me and if I had infact been speaking to an attorney about this matter that all communications and requests for my original loan documents would have to be from the attorney. I am stunned. I do n't know what to do, what my options are and received no answers regarding the decrease in my loan. Now they refuse to talk to me period and I will have to continue paying them or risk credit issues? I am sick to my stomach and have no idea where to go from here. Please help!	1857895
3/30/16	Cont'd attempts collect debt not owed	{ \$25.00 } debt incurred on XX/XX/XXXX. Debt thought to be resolved with XXXX XXXX after speaking with billing department they were going to re-bill insurance as insurance company had not paid bill correctly. Instead bill was sent to collections XX/XX/XXXX. Spoke with insurance, they paid bill in full and debt was removed from collections XX/XX/XXXX. Bill sent to collections by XXXX XXXX again XX/XX/XXXX.	1853942
3/29/16	Dealing with my lender or servicer	I've received inconsistent information about whether I'm in forbearance or deferment and they claim those XXXX statuses are " the same " and neither negatively impact my credit history. I'm pretty sure this is wrong but I am unable to find accurate information on the details of each. I have also requested to have my billing cycle changed from quarterly to monthly and reduce my payment amount based on my financial obligations to other student loans, instead of processing my request they put me into forbearance/deferment and when I inquired what I had to do successful change billing cycle/payment amount they referred me to the same form that resulted in the forberance/deferment status. I find them very difficult to communicate with and the rare communication I do receive feels like they're just trying to push me off to either " call the credit bureau " or " that 's not my department, call this number. "	1854304
3/29/16	Communication tactics	On XXXX XXXX, 2016 at XXXX XXXX, I received a call from (XXXX) XXXX. The caller was female and stated she was with Transworld Systems and asked me to verify my identity (last XXXX of my social and/or birth date) before she could disclose why she was calling. I told her that seemed fishy and I would not give any identifying information without knowing why they were calling. She refused to give more information and said they would contact me by mail. I conducted a reverse lookup on the phone number and it returned to an individual located in XXXX, TX, not any company. Today, XXXX XXXX, 2016 I got a call from (XXXX) XXXX. I have had repeated calls from this number and no one ever answers on the other end. I had a call from this number on XXXX XXXX at XXXX, on XXXX XXXX at XXXX, and today at XXXX. I chose to call the number back to ask to be removed from their call list. The person answered as " Transworld Systems " and asked who I was. I gave only my first name and told them I wanted my number removed from their list. She asked if I was (my first and last name) and I said yes, then she said they had been trying to reach me. I told her that I had already spoken to someone and they refused to tell me why they were calling. I also told her that I have no outstanding debts and that there was no other reason for them to be contacting me. I asked to speak with a supervisor to be removed from their call list. She never offered to transfer me to a supervisor, but confirmed my telephone number and said I had been removed from their call list. When I looked up this phone number, it did not come back to a company, but showed up on a list of possible scams.	1854228
3/23/16	Communication tactics	Medical bill in a payment arrangement. Was sent incorrectly to collections by original creditor. Called & let them know I was in a payment arrangement & it was mistakenly sent to collections. Original creditor corrected on XXXX/XXXX/XXXX, report was sent to collection agency XXXX/XXXX/XXXX & I received another letter on XXXX/XXXX/XXXX. I called the collection agency XXXX/XXXX/XXXX & they said I still had an active account in collections.	1847326
3/22/16	Dealing with my lender or servicer	A private student loan of mine has gone into default due to lack of wages. The former owner of the debt XXXX XXXX XXXX apparently sold the debt to Transworld Systems. The account was immediately put on my credit and into collections. I did not get a notice that my debt was being sold (which is required by law) and Transworld Systems has made no attempt to contact me to prove ownership, correct balance or to even state they have taken over the debt. I would like an investigation to be conducted into the practices of these XXXX companies.	1844090
3/22/16	Disclosure verification of debt	I noticed this debt for { \$860.00 } and will like more information on the debt to resolve the problem and remove from my credit report	1844100

Date received	Issue	Consumer complaint narrative	Complaint ID
3/21/16	Cont'd attempts collect debt not owed	<p>My family and I had been going to a dentist for several years, always paying the balance of what our insurance did n't. On our last visit, our child had a XXXX put in. I live almost an hour away and was told that it was really precautionary measure to avoid XXXX and she would not charge because of it being so small. Well, it came out 2 weeks later, and also this dentist had been constantly XXXX which caused me to XXXX and cause XXXX. Finally, I became accustomed to it. I decided to find another dentist for our family because the XXXX would come out after a year and she would recharge us to fix them. The new dentist office called our old dentist to get our records and they were told that they did n't know us. Finally, they sent them. I started getting text bills and ugly phone calls saying we owed {\$130.00}, at this time, we had n't received a paper bill, just text messages started coming, and are being harassed by collection agency They are stating that we owe {\$130.00} XXXX on XXXX/XXXX/XXXX. The phone calls are coming after XXXX. I wrote a check for {\$27.00} for XXXX that day which I was told was all I owed. Now I see we were charged XXXX. The collection agency said tonight that we owe XXXX.</p> <p>I took my dentist bills out and when I look at our insurance acct, it states I should only owe {\$61.00} and it was filed so much later than the cleaning and it all happened on the same day yet no bill. I did n't know what to do and I did not want to pay the {\$130.00} because two weeks later, filling had come out. I notified our insurance company and they stated they had received a bill for this filling in the amount of {\$170.00}. They paid {\$47.00} and our dental plan gave us a {\$66.00} discount for being in network. We did owe {\$61.00} since she decided to charge for this XXXX work which she did n't let me know about until she turned me over to collection. Insurance paid on XXXX/XXXX/XXXX and they cashed XXXX/XXXX/XXXX, remember this all took place on XXXX/XXXX/XXXX. On XXXX/XXXX/XXXX I took a check to this dentist. She said she would stop the calls, well today is XXXX/XXXX/XXXX, husband still getting calls on his job. Bill is paid. What do I do?</p> <p>All of this came from our family leaving her dental care. When our time comes to visit our new dentist, he may have to re-fill this due to her lack of doing the procedure correctly. That is why we left, her filling would not stay in and she kept double charging us, over and over again using cheap materials.</p>	1841363
3/18/16	Cont'd attempts collect debt not owed	<p>I began getting Robocalls on my cellphone XXXX in XXXX averaging 7 to 10 calls per week stating they were calling about a claim number. These calls appeared to be spam so I began to block them. Then they began calling the main line of my company XXXX and would speak to staff asking for me and telling them this was related to a legal matter and it was very important that they speak with me. I contacted them to see what the call was about and explained to them that I did not have the debt, nor an account with the bank they claimed. I immediately check checked all XXXX credit reporting agencies to see if this account was on my report or if a credit pull for that bank was on my report as a hard or soft inquiry. It was not listed. They asked me for my address and other information and I refused to give this to them because that is not my bank. I asked them when did I write this check that hey say I owe. The said they would send me proof if I would confirm my SS # and give them my current address to send the proof too. I refused and I told them to stop calling me. After that they began calling my mother at work and on her cell phone XXXX with the robocaller and the live person. She has told them to stop the continue. They are calling my Aunt XXXX and now they are calling my children on their cellphones with robocallers. XXXX, XXXX, XXXX. This is certainly a violation of TCPA which provides wide protection against robocalls, calls using automatic dialers, and automated messages. For the most part, the TCPA states If a debt collector makes impermissible robocalls to a consumer 's cell phone, the debt collector is liable for {\$500.00} per call. If it can be proven that the calls are willful, the damages are {\$1500.00} per call. I will be asking for them to pay for this harassment.</p>	1836502
3/18/16	Cont'd attempts collect debt not owed	Keep receiving lettets stating I owe a creditor called XXXX XXXX XXXX and I have never even heard of them	1839283
3/18/16	Cont'd attempts collect debt not owed	<p>Supposed debt is from a XXXX on XXXX/XXXX/14 ; discovered open collections while checking my credit score. Disputed & was informed by both XXXX and XXXX that the report of collection was erased. Now, 3 weeks later, I got a bill from Transworld for {\$1500.00} and change. This is literally the FIRST communication I 've received from them EVER regarding this debt. Was still paying off XXXX bills a year ago & called XXXX to settle up with my tax refund. Was told my balance was XXXX and that I owed nothing. Asked for & received confirmation that this was correct. Not once in the last year have I gotten any phone calls or mail from Transworld, and now, AFTER the issue was supposedly resolved, they are telling me I owe over {\$1500.00}.</p>	1839176
3/17/16	Communication tactics	<p>The company was Transworld Systems inc . The collection was for a final waterbill which i am not sure if i actually owe it from 4 years ago. They sent the collection notice to my brothers address which he has only lived at for 2 months. I questioned them on how they got that address and they said it was on the water companies file. It was not as I had already called the water company. She then proceeded to tell me i was lying then i asked her to transfer me to her supervisor. She responded they were not there and i would have to do with a voice mail then she cut me off. She did this again after I called back. The bill was {\$35.00} and on the first call she said it was denied which i knew better as i Had over XXXX in this account. She then asked me to pay via my bank account i told her no. I ask her to email me something saying that once i paid this (keeping in mind i do n't think i owe it) she refused and hung up on me again. Through out the conversation she kept talking over me not allowing me to get my questions out.</p>	1837374

Date received	Issue	Consumer complaint narrative	Complaint ID
3/16/16	Disclosure verification of debt	I asked if I could get the debt validated and the customer service representative refused. Told me that this was my debt and it was my phone number . She stated that it was ashame that I took so long to pay it.	1835000
3/16/16	Can't repay my loan	I was told by Social Security that the XXXX had put in a request to take {\$160.00} from my check. They told me to contact the XXXX. When I called them I was referred to Transworld System , Inc. In speaking to them 2 months before the deduction was suppose to take place. I told them I needed to make arrangement to pay my student loan at a lower rate because I was not working anymore and I was now on Social Security and I could not afford for them to take this {\$160.00} because it would be a hardship for me because I was on a fixed income and I was a senior. They told me if I went into their program for the Student loan, this will stop them from taking money. I signed all the papers to go into the program for 9months. They would take {\$5.00} a month for 9 months and I would move out of default status and continue paying the loan until its paid off. This was not true. Not only did they take the {\$160.00} they also took the {\$5.00} from my account which I signed up for. This is causeing me a hardship because now I am short on paying my rent because. I still have co-pays for my XXXX medicine because I am XXXX. This was the purpose of me going into the program to avoid this situation. They told me this would prevent this from happening. The company is very unprofessional because I have called them left messages and they never call you back. You have to keep calling them and every time you reach them a different person answer the phone and they always come up with some other documents needed. I 've called several times and they have told me that my counselor XXXX XXXX XXXX is not in, but they will get the documents to him. This is very unfair to anyone and more less a senior. What was the purpose of getting involved in this program? If this was going to happen, maybe I could have research a way to speak with Student Loan Department. Transworld said they were working on behalf of the XXXX Student Loan Education.I was misinformed.	1835423
3/15/16	Cont'd attempts collect debt not owed	On XXXX XXXX, XXXX we received a letter from Transworld Systems , Inc. stating their records indicated we owe a balance of {\$210.00} to XXXX XXXX XXXX Support for a medical bill incurred for our son. On XXXX XXXX, XXXX we phoned Transworld and requested written verification of this bill. On XXXX XXXX, we contacted the XXXX provider and were told no such balance was owed on this account, nor any other XXXX account. Transworld mailed us a copy of our statement from XXXX reflecting that a {\$210.00} charge was incurred on XXXX/XXXX/XXXX. It also clearly states at top and bottom of statement that patient balance is {\$0.00}. However, their correspondence does not address the balance, nor indicate that their attempt to collect this payment, is no longer being pursued, as a result of reviewing our provider 's statement. We are requesting that this agency immediately withdraw and cease this collection attempt and wrote a letter to the agency with a copy of our medical bill statement on XXXX XXXX, XXXX. As of today, we have not received a response. I am mailing a second copy of our original letter to Transworld again today. We would like written verification that this collection attempt has ceased as a result of updated and accurate information. We do not wish to see this false information fraudulently reported on our credit reports. Any assistance you can provide in resolving this matter will be greatly appreciated.	1833638
3/15/16	False statements or representation	The balance from the Docs sent me as of XXXX/XXXX/2016 {\$5600.00} in on XXXX XXXX I made a payment of XXXX dollars and today another payment of XXXX dollars, however since i received no statement in the mail I called today to inquire of the balance and was told that after today 's payment of {\$500.00} the balance was XXXX dollars, clearly something is wrong.	1831333

Date received	Issue	Consumer complaint narrative	Complaint ID
3/14/16	Disclosure verification of debt	<p>In XXXX XXXX, I was involved in a collision while operating a rental car from XXXX. I purchased a liability waiver for the car, but failed to get third party/total collision insurance. XXXX cars were considered a total loss.</p> <p>On the scene, I was issued a ticket, went to court a few weeks later, and paid the fine. The other party involved was not present at court.</p> <p>In XXXX XXXX, I received a letter from XXXX damage recovery unit stating that I was not liable for the damages incurred to the vehicle I was driving.</p> <p>In XXXX XXXX, I receive a collections notice from XXXX XXXX XXXX in an attempt to collect {\$25000.00}. When I inquired about the charge I was informed that the other individual in the accident settled with XXXX, and because I did not purchase the total liability waiver, XXXX did not have to engage me in conversation regarding negotiating the settlement amount. They also stated that the only breakdown they needed to provide me was that the individual was paid {\$2500.00} for his XXXX XXXX XXXX and {\$23000.00} in personal injuries.</p> <p>I could have hired a lawyer to represent me and negotiate the claim.</p> <p>When I asked why the notice went straight to collections, XXXX stated they sent me a letter and because I failed to respond within 30 days they sent it to collections. When I asked if they had proof of delivery or proof that the letter was mailed out, they said they did not need to provide me with any documentation.</p>	1829959
3/14/16	Cont'd attempts collect debt not owed	They keep calling my home phone looking for a XXXX. I have informed them many times that they have the wrong number and they started to call my home more. Now I get calls every other hour for XXXX. The number calling my phone is XXXX nco fnc svc. I work from home and this is a constant distraction to continually receive these types of calls.	1831459
3/13/16	Cont'd attempts collect debt not owed	This company is trying to collect on a medical bill that was a result of a workplace injury. Our corporate office made called the debt collectors, paid the debt, and advised them that it was illegal to collect on workplace injury claims. However, this company has continued to report the debt to the credit bureaus even though they say they have no record of me ever having anything placed in collections with them.	1829755
3/11/16	Dealing with my lender or servicer	I had loans through XXXX XXXX XXXX because I went to XXXX University and as a part of XXXX closing. they were supposed to get rid of the loans I still had almost {\$9000.00} through uas lending Services since they receive the loans that XXXX had to give up. almost {\$7500.00} of my loans was removed from uas lending services but I still have a total of {\$1700.00} and change through uas lending services. I do n't feel that I should be paying for this other XXXX if they already removed almost XXXX from my private loans that originated with XXXX and wound up with uas. I keep getting calls from uas saying that I owe the money and now it 's in collections saying that I owe them money why was this part of the loan not removed when the other XXXX % was? I would like for this loan to be closed out I 've already reported it through XXXX XXXX saying that I should not be paying for it and all they did was remove the late fees.	1828292
3/10/16	Cont'd attempts collect debt not owed	I have received a collection letter from : Transworld Sytems Inc. XXXX XXXX XXXX XXXX XXXX XXXX, NY XXXX I have XXXX XXXX Member ID XXXX Group number : XXXX do n't understand where this bill is coming from.	1826359
3/10/16	Cont'd attempts collect debt not owed	I paid a debt in full XX/XX/XXXX that was owed to the XXXX. I know the debt was resolved because prior to paying it, my tax return was garnished multiple times. after paying the debt i filed XXXX more returns and it was not garnished. Further more i contacted the IRS to confirm. XXXX/XXXX/16 i received a letter from " Transworld systems inc. " attempting to collect on the same debt already paid. I have also received auto dialer calls to my cell phone. Upon researching the company i was able to find they have been fined recently and have universally negative reviews among debtors and companies that have tried to use their " services ".	1826563

Date received	Issue	Consumer complaint narrative	Complaint ID
3/9/16	Can't repay my loan	In XXXX of 2012 I inquired about obtaining a degree in the medical field/becoming a medical assistant. I was soon bombarded by phone calls from the XXXX XXXX and finally was scheduled for an in person meeting with a counselor in the XXXX XXXX, NJ location. I was XXXX years old and unsure of what I wanted to do with my life. My counselor convinced me that the medical assistant program was for me because I would be certified in 9 months and XXXX would help me secure a job after my graduation. Even when I hesitated and told my XXXX I wanted to possibly start in XXXX, he insisted that I start by XX/XX/XXXX, meaning I had less than 3 weeks between my first introduction to the XXXX XXXX, to when I would start the medical assisting program. This was short time to make a decision. When I met with the financial services representatives at XXXX they quickly told me they could secure a loan with the XXXX XXXX XXXX to cover the cost of school remaining after federal loans. Again, I was XXXX years old and did not have a parent or guardian present to help with my decision ; just the knowledge that I was now starting school in less than 3 weeks and needed the funds to pay for it. The interest of my loan or how long it would take me to finish payments was never explained to me. I feel the XXXX XXXX in XXXX XXXX, NJ pressured me into enrollment and further more encouraged me to make an irresponsible decision in obtaining a private loan from the XXXX XXXX XXXX.	1822220
3/9/16	Communication tactics	Trans World Systems Inc. called me at XXXX on XX/XX/2016, which is past the XXXX cut off time. When I returned the call on XX/XX/2016, I was told that they have no record of my number. Regardless if I have business with them or not, they should not be calling past XXXX.	1824611
3/8/16	Improper contact or sharing of info	XXXX XXXX, 2016 I talked to representative at Transworld Systems about my student loan account. I never given my new number out and the number that the company had was an old number. After speaking with the individual she was to send me a email via fax system for application as a Financial Disclosure for Reasonable and Affordable Rehabilitation Payments. I filed out this form and on XXXX XXXX, 2016 called and asked for the email to send it I was given a email to fax address. After which this woman representative continue to talk over me or past me trying to collect the debt when I was instructed to talk to woman I spoke to on XX/XX/XXXX. I asked for supervisor but no one would get the woman I spoke to in XX/XX/XXXX on the phone only said she would call be back it never happened. However, later this day XXXX/XXXX/16 I received a call from another company saying the company can lower my amount and payments. Now this was a new number because the it was only when I gave it out to Transworld Systems then I received this call from another company called " XXXX " department. Today was also when I gave Transworld System the correct number because in there system the number was off by one digit. Therefore, my information and personal debt information was given without my permission and someone in the company gave it to a third party. I was never told that my information would be given to anyone or shared. This company that called me was " XXXX " also texted me that 's third party violation as well because anyone can see text on my phone my wife, sister etc.. What I want from this? .. restitution. My reference numbers at Transworld Systems are : XXXX, XXXX. Transworld number XXXX and the number from this company called " XXXX XXXX XXXX " is : XXXX	1823098
3/7/16	Dealing with my lender or servicer	Apparently this company Transworld Systems Inc. did not get the correct information from XXXX XXXX XXXX. Or shall I say they " inadvertently " forgot to send them all of the paperwork that I submitted to them regarding this account. The account is a Identity Theft account. I did not give anyone permission to sign my name or to continue with any transaction. I just happen to find out when I order my credit report in XX/XX/XXXX that a student loan was forged in my name! This company failed to review the supporting evidence and had the nerve to try an decline my IDentity Theft affidavit!. Obviously they are trying to scam their way to getting paid on this account. I have filed and sent them every single paperwork including my police report and the actual original copies that I have from that date. There are XXXX sets of originals here and obviously they TWS has the wrong one. I have the forged copy that was sent to me from XXXX XXXX XXXX whichj obviously did not get to XXXX. XXXX is dated XXXX/XXXX/XXXX and on XXXX/XXXX/XXXX letter was sent out stating to make corrections and return. Well needless to say I never returned them. I spoke with the representative who stated the letter was self explanatory. IF I dont return they can not proceed with the application. Well " someone " forged my signature on XXXX/XXXX/XXXX and the forged copy was dated XXXX/XXXX/XXXX with corrections in it that I never made, and originals that I still hold in my possession. TransWorld has failed to provide me with an investigation report and a closure report.	1819441
3/7/16	Cont'd attempts collect debt not owed	I have XXXX accounts that were included in a bankruptcy and it was discharged in XXXX 2015. Transworld or TSI/XXXX as it shows on my credit report is still showing these accounts as open collections with remarks of Chapter XXXX Bankruptcy next to them.	1820489
3/7/16	Dealing with my lender or servicer	I spoke with the collection agency and they said that XXXX sold my debt to them in XX/XX/XXXX (while I was in active bankruptcy). Seems to me like they were trying to hide the debt. I did n't even stand a chance to set up repayment. My father received a phone call from Transworld collections saying that the private student loans (AES/NCT) listed on my trustee ledger are now in default and that he must pay {\$5000.00} immediately. They received a check from the trustee in XX/XX/XXXX, and have that noted as the last payment. XXXX XXXX (my lawyer) said that it would be included. My case number is XXXX. I have asked transworld to furnish the master promissory not to validate the debt, they have not provided that. They continue to call my father asking for money. They listed the charges on my credit report, I disputed it, it was deleted (in XXXX, XXXX) ; they listed it again after deletion in XXXX XXXX. I have disputed once more and it was deleted. This is illegal, as I understand it.	1819284

Date received	Issue	Consumer complaint narrative	Complaint ID
3/6/16	Cont'd attempts collect debt not owed	I was involved in a motor vehicle accident in 2012. My relatives PIP insurance did n't cover my medical bills nor my lawyer. Now they left me with a debt that is not mine. The medical bill from XXXX medical center XXXX. I am already paying a debt from the audit-adjustment company right now. I have XXXX to pay still. I need help and someone needs responsibility its not me. I want you to take this amount XXXX off my report. I believe that people need to take care of debts not put me in a situation that makes me feel guilty here. No body has contact me ever since they just want money from me. I am speaking honest here no one should go thru something like this. So please resolve this. I will no longer take responsibility. Someone needs to.	1819069
3/5/16	Disclosure verification of debt	This collection was settled with the company by return of the equipment. Another collection agency removed the debt. This company did not give me the 30 day notice to dispute debt.	1816593
3/3/16	Taking/threatening an illegal action	I had been in dispute with XXXX mail service since XXXX XXXX. XXXX sent me several prescriptions with a total co-pay of XXXX. I promptly paid XXXX by check as well as XXXX using pharmaceutical vouchers/coupons. XXXX returned the coupons advising me that they did not accept them and requested I pay the balance of {\$130.00}. I was surprised by this and contacted customer service to ask how I would have known they did not accept coupons, they stated I would have to call them to find this out. I stated that was unfair since I could have gone to the XXXX store down the street and gotten the medication and had the coupons accepted. Their failure to disclose their coupon policy put me at an unfair advantage. In XXXX XXXX, a customer service rep told me that I could go directly to the drug manufacturer for reimbursement which I did. I received {\$55.00} from the manufacturer which I promptly remitted to XXXX. This left me with a balance of {\$77.00}. I contacted customer service again to discuss how to dispose of the balance but had been playing phone tag. On XXXX XXXX, XXXX, XXXX processed a debit adjustment against my credit card on file without my permission to collect the remaining balance. I have attached the email correspondence where they assert that they had the right to charge my credit card without my permission.	1812527
3/3/16	Cont'd attempts collect debt not owed	XXXX XXXX Rental claimed I am responsible for a dent on the rear passenger door. I am not responsible for this damage. It did not happen while the car was rented to me. It says so right on the original contract.	1816418
3/2/16	False statements or representation	I received a settlement offer from Transworld Systems Inc for {\$0.00}. I called them to take the offer and was told they wanted me to fax the offer to them for review. I faxed the letter on XXXX/XXXX/2016 at XXXX. I called to confirm they received the fax. I was told they did and to give them 14 days to review the letter. I called back on XXXX/XXXX/2016 to check the status and spoke with XXXX XXXX. I was informed they never received the fax and to resend it. I resent the fax on XXXX/XXXX/2016 at XXXX. I was told that Transworld Systems Inc will not be honoring that offer.	1813168
3/1/16	Dealing with my lender or servicer	I had a XXXX XXXX through XXXX XXXX It was generated for XXXX plus initiation fees etc When I finished with my term ... I was told that a credit balance was to be issued for XXXX dollars and change ... Then XXXX sold the load to University Accounting service When the loan was sold ... It was listed that the loan was XXXX not the XXXX there was no reflection of a payment of XXXX from everest in any of the statements from XXXX ... after repeatedly trying to get ahold of genesis, and talking to Univeristy accounting services, they will not tell me why the loans amount was changed, why they are not allowing a forbearance request while I dispute the genesis loan ... They are now telling me the loan was in default, because I told them I would not pay them until these conditions were clarified, and then I would pay interest only while my loan was being reviewed for discharge ... I am at my wits end dealing with them ... is there anything to help me..	1811380
3/1/16	Disclosure verification of debt	I was in the hospital overnight for a accident. We have received many bills and have setup payment methods through the hospital for bills and making all payments as agreed upon. The date of service for the hospital was XXXX XXXX, XXXX. We just recieved a collection notice on XXXX/XXXX/XXXX that we have n't paid a bill. The company is Transworld System Inc., XXXX XXXX XXXX, XXXX PA XXXX. We called the company and spoke to a XXXX and he could not tell us anything other the amount we owe, The hospital name and the date of service. He could n't tell us anything else. XXXX also hung up on us that 's how the conversation ended.	1808629
3/1/16	Cont'd attempts collect debt not owed	Received a debt collecting letter from TRANSWORLD SYSTEMS INC. for a total of XXXX The letter was addressed to " NONE " and the only telephone number for the company is a nonworking extension. I do n't know what to do about this or what it is even for.	1811674
2/27/16	Cont'd attempts collect debt not owed	Debt was paid in full with original debtor. After it was understood by all parties that the debt was clear I continued to receive letters to collect the debt.	1806833

Date received	Issue	Consumer complaint narrative	Complaint ID
2/27/16	Cont'd attempts collect debt not owed	I was involved in a car accident in XXXX XXXX. I ran into a NJ XXXX. I was not a resident of NJ. I attempted to get NJ driver 's license years later and they informed me of surcharges that I owe (in excess of XXXX). I filed for bankruptcy and my debts were discharged in XXXX XXXX. I was told that my debt was not discharged as it was a court judgment. I was directed to contact a third party collection agency. I was told that a {\$7000.00} judgment was now XXXX, I paid a down payment of XXXX and agreed to pay XXXX p/m. I am on social security XXXX and I have a representative payee. She gives me her card to deduct the rent each month. Transworld Systems Inc is the name of the third party collection agency. They would not allow any other method of payment than direct deposit from your bank account. I gave them my Personal Reps ' debit card information. They attempted to collect from her account. The collection was granted 2 times and never since. (they have been declined for 12 months and never said a word to me). Transworld Systems Inc notified XXXX that I was in default and my driver 's license as well as my registration privileges are now suspended ; furthermore I learned that my social security benefits are exempt from collection methods.The company fails to report to XXXX that they are error and in violation of FDCA. My license and registration remain suspended.To this date I have not received XXXX document from them except the notices that they send each month for the past 12 months telling me that they are receiving the funds and to direct me to make sure the funds are available. The last notice I received was XXXX XXXX.	1806019
2/25/16	Improper contact or sharing of info	I first learned of the debt of {\$130.00} on XX/XX/XXXX from Transworld Systems Inc., that I did not know I owed. They immediately put this debt on my credit report prior to my knowledge of the debt. I tried to pay the debt and inadvertently dated my check XX/XX/XXXX instead of XX/XX/XXXX. They returned the original payment slip with my check to my son with a letter stating he owed \$ using the same account number. According to the original account at XXXX XXXX my son was XXXX at the time this debt occurred. I am not exactly sure what they are trying to do but I am sure they can not go after XXXX different people for the same debt. I also do not believe they followed proper procedures prior to reporting anything to my credit report.	1803763
2/23/16	Cont'd attempts collect debt not owed	I receive regular automated start calls from several numbers with representatives stating so quickly where they are from that I ca n't understand them. They ask for " the long name " on my drivers license which I do n't use any where else or for any credit. I am current on all medical bills and credit cards and have received no late payment notifications but they will not quit calling. When I asked what they were calling in reference to as I had no notification by any creditors, the woman became instantly aggressive and rude. I have blocked these numbers but am sick to death of the contact. While it 's possible that this regards some ancient debt that was settled, I ca n't get information from them without diving into a possible scam and they are calling my work cell over and over. Phone # s include : XXXX, XXXX (which I do n't get at all) and XXXX	1799676
2/20/16	Can't repay my loan	I attended XXXX XXXX in XXXX XXXX New Jersey and my program was XXXX. I attended school 2013 and i wanted to do the XXXX. I found out in orientation that my program was changed to XXXX at the last moment I felt it was unfair because i really wanted billing and coding I felt pressured in to the program I did not pick but i wanted new career for myself and thats whst the promise now i completed program and the promise to help get me work and they were sending more than XXXX resume to the same employer which msde it hard for me to grt work. Now im broke no job and XXXX kids to care for i cant afford to pay loans back. I sent my resume to some companies i only got work at XXXX XXXX.	1796749
2/20/16	False statements or representation	I have been contacted about a debt I do owe. I have tried to call and make the payment but their office is " not authorized " to take my payment. I have tried to pay on line but the service responds that I am unable to pay over the website and must call. I have been provided a number to call that is authorized to take my payment but the phone number goes directly to a voice mail. I have now incurred over {\$50.00} in late fees and am unable to make a payment.	1795668
2/19/16	Cont'd attempts collect debt not owed	debt collection by phone and now by mail. I have repeatedly explained to the caller I am not the person and do not know the person w/ the name similar to mine. They keep calling daily and now letters are being received. States It is a student loan debt from XXXX University.	1795147

Date received	Issue	Consumer complaint narrative	Complaint ID
2/19/16	Communication tactics	I got a loan in XXXX from XXXX XXXX XXXX that was then sold (assigned) to XXXX XXXX XXXX XXXX XXXX. I was approved for a loan called an " XXXX XXXX XXXX XXXX XXXX ". The amount of the loan was {\$20000.00}. There was a loan origination fee of {\$1800.00}. The Note Disclosure Statement lists the total finance charges at {\$49000.00}, with payments totaling {\$69000.00}. I have since paid back over {\$10000.00} of this loan but due to financial hardship was unable to continue making payments in XXXX. I wanted to reach a reasonable payoff amount but debt collectors demanded amounts in the {\$23000.00} range. I am now being sued for {\$27000.00}. I have credit card debt, Federal student loans, and no income. I feel that my only course of action may be bankruptcy. Only after I was served with the lawsuit did I begin to conduct research and I discovered that according to the Internal Revenue Code I was not a qualified student at the time I was given the loan. A taxpayer is an eligible student if he is enrolled at least half-time at a XXXX institution and is seeking a degree, certificate, etc. IRS Code : 26 U.S.C. 221 (d) (3) (referencing 26 U.S.C. _25A (b) (3) (requiring the student fulfill the requirements of _484 (a) (1) of the Higher Education Act of 1965 (20 U.S.C. _1091 (a) (1) I was enrolled in classes at XXXX XXXX XXXX XXXX XXXX XXXX school. This is only part of a XXXX college district, and offers classes in things like woodworking and retirement planning and these classes do not carry college credit. I submitted proof of enrollment in this school when I applied for the loan, but this school was not a qualified school that met the criteria for an education loan. I was not enrolled in a program that would lead to a degree or certificate. When I submitted my documentation in XXXX, I was led to believe that the classes I was enrolled in were sufficient. My tuition costs were only a few XXXX dollars. I believe this loan was given to me because the lender knew that I would have no recourse if I were to default, so the criteria (qualifying school, qualified student) were overlooked in order to get me into a more binding loan agreement. It was obviously in their favor to offer me this loan rather than a personal loan.	1794726
2/19/16	Disclosure verification of debt	ON XXXX/XXXX/2016 I discovered a debt owed to XXXX on my credit report being reported by Transworld Systems. I found this strange since I always pay my bills and never was notified that I owed XXXX any monies. Upon contact TSI, I advised them of the situation, to which quickly we figured out they had an incorrect address for me. Clearly, this meant I was never properly notified of the problem. Should I have been notified of this bill and the impending credit reporting I would have paid it and avoided any credit reporting or continued collection attempts. I remain adamant that their failure to notify me in any capacity, phone/mail/email of a potential adverse remark being placed on my credit report is not in compliance, and request they allow me to rectify this without the penalty of it being on my credit report for 7 years. I demand they properly notify me of the balance and allow me 30 days to pay before it reports on my credit reports like every other consumer is afforded that right.	1796398
2/18/16	Disclosure verification of debt	Transworld is representing XXXX in a collection claim that I owe over {\$1800.00}. The charge is for a {\$25.00} per month instrument rental in late XXXX and the last bill I viewed was for under {\$200.00}. The instrument was lost and then found. I returned it in good condition to XXXX in XXXX XXXX. I have receipt of return. I asked for an itemized bill to view the charges, and Transworld replied they do not have one. They said they will try to get XXXX from XXXX but can not advise if or when they will have a summary of the charges. Transworld refuses to provide direct contact information to me so I can have a legal representative request a bill on my behalf in writing. I asked for an email address or contact name an phone number so I can have my lawyer request the information and Transworld 's response was : give me your lawyer 's name and phone number and we will call him (XXXX XXXX with Transworld). I called back and gave the answering rep. my lawyer 's name and the new rep refused to discuss the matter further.	1794440
2/18/16	Improper contact or sharing of info	XXXX, heath care provider had an outstanding balance of XXXX from my XXXX. I was not contacted about this debt via mail or phone and was then sent to collections. Transworld systems inc is now harassing me about a debt I am will to pay but was not made aware of. XXXX admitted they had incorrect contact information for me. The mistake that was made by them has now caused my credit to be damaged and me to be harassed inappropriately. I have agreed to pay {\$50.00} a month to catch this up and have done so to date. Yet my credit is still being affected and I am still being harassed. I have also been told the late fees and additional collection charges would be waived but they have not.	1793246

Date received	Issue	Consumer complaint narrative	Complaint ID
2/17/16	Disclosure verification of debt	This company represents the State of NJ and are collecting a debt on their behalf. To get my NJ driver 's license, I agreed that I owed a debt and made payment arrangements. I have a representative payee that handles my social security XXXX payments. The company demanded that I give them banking information, (a debit or credit card) so that they could have payments taken out automatically. I gave them the card number that is in my daughter 's name. For the past 12 months this company has been sending me letters notifying me that they are taking the money out and to make sure it is available. I just received a notice from NJMVC that my driver 's license and registration privileges are suspended and that I needed to contact this company. When I spoke with them they informed me that the card had been declined. I receive no notice at all that there was a problem. I believed the monthly letter from them and had no reason to believe otherwise. They refuse to give me any information. They are rude and nasty and state that I should have known that the money was not being deducted and the only way to get my driving and registration privileges reinstated is to pay them the {\$1200.00} for the back months that their request for funds were denied and to give them a card so that they can take the payments out automatically. They claim I owe in excess of {\$11000.00} (a judgment against me resulting from a car accident I had in NJ in 1999) NJMVC states that the judgment is for {\$7000.00}. I asked for the contact information of the original debtor and they claim they do n't know it. I ask to speak to a supervisor or someone from the legal department. They take my name and phone number and never call me. I asked for a copy of all correspondence to me and they stated that 12 months of letters is to much to mail out. They have never mailed me any other documentation except the letters confirming that they were taking the money out of my custodial bank account in my daughter 's name (she is my representative payee)	1790900
2/15/16	Cont'd attempts collect debt not owed	TRANSWORLD SYSTEMS, Debt collector continues to call multiple times daily, 3 weeks after debt was paid.	1787775
2/14/16	Dealing with my lender or servicer	In 2007 i filed for bankruptcy and went before the judge and discussed this particular loan (NATIONAL COLLEGIATE STUDENT Loan) and the judge granted the bankruptcy on this loan. I have sent this company several copies of this and yet they keep attacking me thru collections as well as taking funds from bank accounts and my tax refunds. They have also ruined my credit by refusing to take it off.	1787195
2/13/16	Improper contact or sharing of info	A medical bill, paid by the VA in XX/XX/XXXX, was sent to collections in XX/XX/XXXX. I was never responsible for this bill and I never released my social security number. Collection was filed in XX/XX/XXXX against my social number. I never received any written communication from the private medical facility. This came to my attention a few weeks ago, when denied credit, based on this collection. The bill was the responsibility of the XXXX XXXX VA and they paid it in XX/XX/XXXX. So how did they get my social an why file a collection when the debt was paid. Identity theft and fraud.	1787038
2/13/16	Cont'd attempts collect debt not owed	I have paid this debt that was an amount not covered by my insurance upon the first notification. I have gone in person to the Provider and they have apologized and stated the debt collection company is acting outside the agreed guidelines and I should have never received a demand for payment from the debt collection agency. I have now received another demand for payment for a debt that was properly paid.	1786980
2/12/16	Cont'd attempts collect debt not owed	I paid this debt and then I started getting collection letters from Transworld Systems , Inc. The debt was originally from XXXX XXXX XXXX XXXX which I did pay late, but now have a XXXX balance. I checked online with XXXX and it does show me having a XXXX balance. I paid the debt with my credit card several weeks ago and I 'm still receiving debt collection letters.	1785725

Date received	Issue	Consumer complaint narrative	Complaint ID
2/11/16	Improper contact or sharing of info	<p>I believe I am subjected to aggressive billing and collection practices after receiving treatment at a non-profit hospital (XXXX XXXX XXXX XXXX, XXXX XXXX XXXX in XXXX Ga). I was denied by the billing department when I requested a copy of their information on their financial assistance and billing and collection policies (XXXX/XXXX/XXXX). The following is a copy of a letter I mailed to the collection agency (TRANSWORLD SYSTEMS , INC, COLLECTION AGENCY) : I am demanding that the debt of {\$83.00} be removed immediately from my account and that no adverse credit reporting be made to my credit report. In addition, I am requesting in writing that a letter be mailed to me to the above address that this invalid debt, (1) is taken out of collection, and (2) that this debt be eliminated from my credit report. The reasons that this action should occur immediately is because (a) XXXX XXXX XXXX XXXX used aggressive collection practices to collect a debt that (1) by XXXX XXXX XXXX XXXX XXXX that once Medicare approved the services, then XXXX should have paid for the remaining services, and (XXXX) XXXX XXXX XXXX billing should have contacted XXXX to verify what the {\$83.00} debt was for. The debt was not a deductible as XXXX in billing at XXXX XXXX XXXX explained to me ; the charges were for facility usage charges. In addition, the billing department should have been clear of what the XXXX bill was for (i.e. deductible or facility charges) and therefore because there is a failure on XXXX XXXX ' billing to find out the nature of the medical claim charges, this invalid debt was placed in collection.</p> <p>A second claim was submitted by XXXX XXXX XXXX for a medical claim adjustment XXXX for charges of {\$1400.00} (i.e. the first claim was submitted on XXXX/XXXX/XXXX for {\$1000.00}). Therefore, XXXX thought I had XXXX colonoscopy procedures. In addition, as is stated in my first priority mail letter (i.e. XXXX XXXX in XXXX, PA and to XXXX XXXX XXXX XXXX, XXXX, dated XXXX/XXXX/XXXX), I was never given the opportunity to (a) be offered financial assistance, (b) nor a payment plan. In addition, if a letter was sent out (c) on XXXX/XXXX/XXXX and XXXX/XXXX/XXXX (i.e. mail notifications were never received) (i.e. mail is known to get misplaced or lost around the Holiday Season) then why is this debt sent to collection in 60 days. I received on XXXX/XXXX/XXXX a letter from XXXX XXXX stating that that this was the FINAL NOTICE dated XXXX/XXXX/XXXX but yet I have a contradictory letter from TRANSWORLD collections that the debt was placed in collection on XXXX/XXXX/XXXX. This is unfair aggressive billing practices by XXXX XXXX XXXX XXXX and must by law be removed immediately. Finally, per a telephone call on today (i.e. XXXX/XXXX/XXXX) to a XXXX the claim specialist (a) will be mailing out an adjustment check in a couple of days for {\$83.00} cents to XXXX XXXX XXXX (i.e. XXXX responsibility per their claim and billing policies). Therefore, because this is an invalid debt, (a) and it never stated on the bill the exact nature of the services (i.e. XXXX in billing said it was for a deductible,) (b) the billing department failed to do due diligence because once they were aware that it was a facility charges then, (c) XXXX XXXX should have pursued XXXX, (d) and therefore this invalid debt should have never been sent to collections. In addition, I was never given an opportunity to be offered (1) a payment plan, (2) financial assistance, (3) or a statement of their financial assistance and billing collection policies (i.e. requested a copy but XXXX stated that did not have such policies? More importantly after talking with XXXX who agreed to pay the bill and I informed XXXX at XXXX XXXX that this was an invalid debt, (a) she lacked due diligence by not following up with XXXX and (b) to take the invalid debt out of collections.</p>	1783142
2/11/16	Disclosure verification of debt	<p>I received an alert from my credit monitoring agency that a collection was placed on my credit report on XXXX XXXX, 2016 by Trans-world collection agency. I never received any notice of my right to dispute the debt. The collection just appeared on my credit reports. I spoke with a Trans-world representative and she gave me a number to fax a letter demanding due process. To date I have not heard from them. Please assist me in removing this negative information from my report and give me time to check with my health insurance about this medical bill of {\$55.00}.</p> <p>The representative admitted that there she did not see any documentation of communication with me.</p>	1783554
2/9/16	Disclosure verification of debt	<p>I had an account with XXXX XXXX XXXX XXXX XXXX XXXX XXXX accounts military clothing limit XXXX Take Home today limit approx XXXX Normal Credit Cart XXXX in went into collections in 2013 since then I have had my income tax garnished approx XXXX, my military pay garnished approx XXXX, I recently paid {\$1000.00} dollars in XX/XX/XXXX, and will pay XXXX more this month. However the balance is XXXX dollars, my attempts to get them to explain how the number is so large i.e. where are my payments have not been successful. I was told I would have to wait for a letter 45 days to explain the payments I made and the debt I owe. It seems that the balanced should be much less than the current amount.</p>	1779169
2/9/16	Disclosure verification of debt	<p>I have XXXX primary forms of Health Insurance and was told XXXX XXXX XXXX XXXX XXXX XXXX accepted and would process my claims thru each of the health insurance companies. I have contacted XXXX XXXX several times and received XXXX cooperation from administration. All Items and equipment was returned and no longer deal with this provider. I have found a medical provider that has accepted my XXXX and XXXX as full payment! Please contact me if you have any questions. Thank you.</p>	1779417
2/7/16	Communication tactics	<p>Had a period in time where finances were struggling.</p>	1776722
2/5/16	Disclosure verification of debt	<p>I have an outstanding derogatory balance on my credit card statement, while I have been on-time with close to XXXX % of my payments that I have ever been bound to. This debt collection company has never made an attempt to contact me via phone, mail or any other means of communication.I suspect that the balance has been subject to excessive charges if it is in fact my debt or it is a debt that is due to identity theft or other unauthorized activity.</p>	1773350

Date received	Issue	Consumer complaint narrative	Complaint ID
2/5/16	False statements or representation	TSI has failed to communicate with me the balance of the account, what fees I am being charged and why. I have sent letters, contacted people (specifically XXXX XXXX, because she deals with people once they complain), I have been told that the information I have asked for has been sent to me ; however, even with the correct address the information fails to reach me. This is a shady company that is not verifying why they are taking what money for. In the last CFPB complaint I filed they did post a payment and charge statement ; however this never disclosed the balance, what fees were being charged. They are only allowed to charge XXXX % as I have been told by TSI employees and XXXX employees. This company says they can change what is allowable by the credit agreement, but failed to send me a copy of the credit agreement, as well as the agreement between them and XXXX.	1774799
2/4/16	Dealing with my lender or servicer	I attended a public university and used a private student loan to pay part of my tuition. University Accounting Service, LLC (" UAS ") serviced this loan. A few months ago, I consolidated this loan through XXXX to take advantage of a lower rate. When I consolidated, I overpaid UAS by {\$340.00}. I emailed UAS requesting a refund and they replied that they would refund the excess amount in 60 days. After 60 days passed I followed up by email and they responded by asking me to call. When I called, they said that they do not issue refunds and that they will keep my money. I believe they are holding money that is rightfully mine. My statement reflects a negative balance. They acknowledged previously that I am entitled to a refund and I can not understand why they are refusing to give me back money that is rightfully mine.	1772267
2/4/16	Taking/threatening an illegal action	I became behind on my XXXX XXXX XXXX when my Fianc got XXXX from the military and I lost my job due to being laid off in XXXX XXXX. I was notified after filing my taxes in XXXX XXXX that they would be taking all XXXX of my federal tax refund dollars. After contacting the Treasury office, they told me that the only people who can stop this is the creditor themselves. I reached out to the creditor twice trying to make arrangements as well as file for a hardship. They insisted that they could n't help or withdraw the information from the debt until its paid. Basically telling me they can and will take all the money they can. They also told me that filing for a hardship would take about 30-45 days. When i requested to speak to a supervisor i was placed on hold by XXXX different agents many times. I was given a non-working number and told to call the supervisor and leave my name and number, and they will get back to me as soon as possible within 24 hours. The number I was given for the supervisor is XXXX. I explained my hardship of not being able to pay my rent or utilities, as well as having XXXX children. They did n't care and said sorry this is your debt and we will do what is needed to collect but if you like you can set up a payment ed for the remainder of the balance after we take the refund. How am I to pay that money if I can not even pay my normal bills due to them taking my refund.	1774287
2/4/16	False statements or representation	Knew I had already paid the debt when they sent the bill	1773247
2/3/16	Communication tactics	My complaint is against NCO Financial, formerly XXXX. Enough months ago to have cleared up this matter BEFORE losing my tax return, my husband received a phone call from NCO. They identified themselves, and made it known that I had about {\$6000.00} in student loan debt and they were looking to collect on it. My husband informed them that I had been paying on my debt to rehab it and things turned sour there. He asked them to please not call again. The next day we received another phone call from them, to which my husband was told what I owed and it was an attempt to collect the debt. Things got even more sour and they were told to not call again. This company has my address on file, I had to verify it upon my phone call today to find out why they had taken my student loan with out given me written notice of my debt. I was not able to obtain any information only told that they can help me clear up my debt by making an arrangement. I never at any point prior to today 's conversation was made aware in writing that I owed a debt. I am filing this complaint today because even though they made a phone call and divulged my personal information to someone who was not authorized to have that information, they have not sent me, in writing, notice of my debt and subsequently took my tax return, without giving me ample opportunity to made good on the debt owed.	1771284
2/2/16	Communication tactics	Failure to provide the address to which written disputes regarding underlying validity of the debt must be transmitted. Failure to provide accurate information regarding to which federal agency complaints could be lodged.	1769646

Date received	Issue	Consumer complaint narrative	Complaint ID
2/1/16	Disclosure verification of debt	Good Morning, My issue with this company was that in XXXX XXXX I signed up for their web hosting service. During their whole pitch it was n't mentioned that one was tied to a one year contract. Well XX/XX/XXXX I was told by superlative that it was a one year contract by XXXX XXXX, the person that came to XXXX pitching his horrible web hosting service. So I tried cancel ; ling it the following month which was the anniversary month in XXXX XXXX. I left XXXX voicemails and an email!!!! Thinking they had honor the request and I did as I was told, I was still charged the following month. They refused to grant my request!!! Then they kept charging be XX/XX/XXXX until I finally cancelled my card in XXXX XXXX. They kept calling me and harassing me. I told them I cancelled them back on anniversary date which was XXXX XXXX but they refused to honor it. I then got a bill for {\$100.00} on XXXX XXXX XXXX. A year way too late in which they finally agreed to cancel my contract. They decided to take it upon themselves to cancel it on their terms. I was told by their debt collection agency it was a 2 year contract now not 1 year like I was told by XXXX XXXX. This is outrageous and if you look them up on XXXX there are a ton of other victims of this horrible business practice. I am getting hit on my credit report for this injustice. I have warned my fellow agents about this horrible company. This company sent me emails in the spring of last year telling me I had to pay. I told them I could n't afford it anymore and was n't getting any results from their service. They threaten collection so I had to beg for an extension to pay XX/XX/XXXX for a service I was n't using cause they supposedly did n't get my request. But I should n't have to pay for something I cancelled on my anniversary date on XXXX XXXX. The Collection agency transworld system has been assigned to this. They already hit my credit rating and I have yet to receive this supposed invoice that I owe. I will submit the final letter from Superlative stating that they were sending my supposed debt to Transworld Systems Inc . Prior to that letter they tried to blackmail me for a partial payment on an email for about XXXX dollars. I can FWD that email to the person (s) that will be looking into this. I will just need an email address to send this blackmail email. This has been so stressful and very uncalled for..	1766659
2/1/16	Disclosure verification of debt	Good Morning, My issue with this company was that in XXXX XXXX I signed up for their web hosting service. During their whole pitch it was n't mentioned that XXXX was tied to a one year contract. Well XX/XX/XXXX I was told by superlative that it was a one year contract by XXXX XXXX, the person that came to XXXX pitching his horrible web hosting service. So I tried cancel ; ling it the following month which was the anniversary month in XXXX XXXX. I left 2 voicemails and an email!!!! Thinking they had honor the request and I did as I was told, I was still charged the following month. They refused to grant my request!!! Then they kept charging be XX/XX/XXXX until I finally cancelled my card in XXXX XXXX. They kept calling me and harassing me. I told them I cancelled them back on anniversary date which was XXXX XXXX but they refused to honor it. I then got a bill for {\$100.00} on XXXX XXXX XXXX. A year way too late in which they finally agreed to cancel my contract. They decided to take it upon themselves to cancel it on their terms. I was told by their debt collection agency it was a 2 year contract now not 1 year like I was told by XXXX XXXX. This is outrageous and if you look them up on XXXX there are a ton of other victims of this horrible business practice. I am getting hit on my credit report for this injustice. I have warned my fellow agents about this horrible company. This company sent me emails in the spring of last year telling me I had to pay. I told them I could n't afford it anymore and was n't getting any results from their service. They threaten collection so I had to beg for an extension to pay for XX/XX/XXXX for a service I was n't using cause they supposedly did n't get my request. But I should n't have to pay for something I cancelled on my anniversary date on XXXX XXXX. The Collection agency transworld system has been assigned to this. They already hit my credit rating and I have yet to receive this supposed invoice that I owe. I will submit the final letter from Superlative stating that they were sending my supposed debt to Transworld Systems Inc . Prior to that letter they tried to blackmail me for a partial payment on an email for about XXXX dollars. I can FWD that email to the person (s) that will be looking into this. I will just need an email address to send this blackmail email. This has been so stressful and very uncalled for..	1767784
2/1/16	Disclosure verification of debt	I have contacted TransWorld Systems, 5 times to date via certified mail, they are reporting an unknown account on my credit as it relates to XXXX- I have never had service with XXXX. My concern, is that I was never initially contacted about the debt before it was placed on my credit and I have not been contacted after reaching out to them 5 times!!!	1767022
1/30/16	Disclosure verification of debt	I requested a verification of the debt. The collector, Transworld Systems , Inc. stated the account was closed to their office and referred me to the original creditor, Ohio XXXX XXXX XXXX. The hospital has also failed to provide verification of the debt leaving me unable to determine prior payments or the nature of the debt.	1765611
1/29/16	Cont'd attempts collect debt not owed	Full payment has been made, received, and deposited and yet the collection company, Transworld Systems , Inc., continues to send collection notices.	1764239
1/27/16	Taking/threatening an illegal action	old debt I could n't pay due to death in family debt is past statue of limitations, a new debtor brought the debt and is trying to reopen the claim	1761059

Date received	Issue	Consumer complaint narrative	Complaint ID
1/26/16	Dealing with my lender or servicer	I have a student loan from attending the XXXX XXXX of beauty. My loan was apparently sold to Transworld Systems Inc . I agreed a year ago to a repayment plan and they said after XXXX consecutive months it would come out of default status and be ready to return finance. Than I get a letter say my account non compliant I call and they are rude and say they sent me email etc to read sign up I make XXXX payments on the phone than I realize it 's a scam they add thousands of fees and you never come out of default. My account # with them XXXX their number is XXXX please help me they are lying crooks.	1758803
1/22/16	Dealing with my lender or servicer	I believe I have XXXX loans from XXXX Colleges and would like to know if they were included in the CFPB settlement.	1754764
1/22/16	Disclosure verification of debt	Transworld System , Inc. (XXXX) has repeatedly called my home several times a day for over a week. Knowing that we do not have any late bills, we called them back to day (XX/XX/2016). The agent who answered asked for the ID number that they left on our answering machine. She asked me if I was XXXX and I said no. when she asked me who I was, I told her I was her mother. I then asked what debt my daughter supposedly owed and she refused to tell me. When I told her that my daughter was dead for over 11 yrs. and again asked what the supposed debt was, she refused to tell me and hung up.	1752369
1/20/16	Cont'd attempts collect debt not owed	This company tried to force me to agree to pay \$ XXXX. to avoid collections. I told them I could only afford \$ XXXX. They would not accept this, so I told them I would send what I could afford. I also informed them that if they were n't willing to work with me, they would get even less if they sent me to collections. I then came into extra money, so ended up sending them {\$120.00} over two months (almost double what they demanded). They still sent me to collection!!!! They said it was because I did n't have a formal agreement - which I was n't willing to do because I did n't know that I could meet the required amount each month.	1749858
1/19/16	Communication tactics	" XXXX " at Transworld Systems Collection Agency called from phone number XXXX. She has been calling on the weekends. The number she just called (XXXX) XXXX, is my work number. I answered and told her that this is my work number. She said " Well, I 've been calling your cellphone and no answer so I 'm calling this number. Can you verify the last XXXX of your social? ". I told her again that this is my work number and I ca n't talk about my debt in the office and asked her to call my cellphone as we spoke. She said " I ca n't call it - you can call me at (XXXX) XXXX and ask for XXXX ". I called her and she had a very nasty attitude and said my last payment bounced for non-sufficient funds. I told her I do n't have the money so I do n't know what else to do. She said I can either pay " voluntarily or involuntarily " and they have verified my employment so she will garnish my wages since I ca n't pay my bill. Please note that I have never provided my work phone number nor, did I provide my employer information. The debt they are trying to collect is my son 's emergency room bill from last year BEFORE I started to work for this employer. I believe she might have searched for my information online and used what she had found (possibly XXXX) to contact me. I am afraid that she will continue calling my employer even though I never provided this contact information to them and they have researched alternatives to contact me.	1747902
1/19/16	Can't repay my loan	I graduated from XXXX XXXX in XXXX XXXX Illinois, for XXXX in 2012. After I graduated I began making payments to XXXX. The school did help me find a job, but the job was not for what I went to school for. I was working for a XXXX, instead of working in a XXXX. My monthly payments started affordable, and then went up to almost {\$200.00} a month, where I would fall behind. When I did fall behind, they transfer my loan to another company called University Accounting Services, LLC. Where my monthly payments were still high to catch up.	1748341
1/19/16	Disclosure verification of debt	None of the above fit. every time we try to call a woman comes on and gives hours and says if you have reached this message every one is answering other calls and leave a message. After the message notice comes on it says the mailbox is full.	1747807

Date received	Issue	Consumer complaint narrative	Complaint ID
1/17/16	Dealing with my lender or servicer	<p>The school is XXXX, a XXXX XXXX, in XXXX XXXX FL.</p> <p>XXXX XXXX was the lender, but they have relinquished the loan. A company called UAS is sending collection notices for the loan, but would not honor the income based payment arrangement with XXXX. When called, the company instructed us to go to the website. The website instructed us (The borrower and the co-signer) to email. After numerous attempts to call and e-mail with no response, we sent in the payment that was negotiated with XXXX. We then recieved late payment notices. We made more attempts to call and e-mail with no response. We sent a certified letter to UAS, which was also not answered. We filed a complaint here, on this website. A man from UAS called on XXXX/XXXX/XXXX in response to the complaint, but refused to identify himself. He said that we had to send XXXX checks to the same address, XXXX remitted to XXXX Student Funding and XXXX remitted to XXXX XXXX XXXX XXXX explaining that UAS is just a third party collector. The co-signer explained that neither of these financial institutions had contacted either the borrower or the cosigner to introduce themselves as the holders of the loan. She explained that without FDIC numbers and the location of their home offices with something in writing showing they were the legitimate holders of the loan, there was no way we would send any more money. The man said he would arrange for these to be sent. UAS then began calling the borrower and the co-signer daily, but when the phone was answered, no one was on the line. On XXXX/XXXX/XXXX, the co-signer called UAS and talked to XXXX XXXX and repeated the nature of the conversation on the XXXX. She instructed the co-signer to call XXXX directly to obtain the information, giving the phone number (XXXX) XXXX and saying the company is now called XXXX. The co-signer called and left a voice mail. On XXXX/XXXX/XXXX, XXXX from UAS called the co-signer, but when the co-signer asked her why she was calling, XXXX apologized and hung up with no furtehr explanation for the call. On XXXX/XXXX/XXXX, XXXX from XXXX XXXX XXXX XXXX called the co-signer and said he was returning the voice mail she had left. The co-signer explained that she had called XXXX and asked who was XXXX XXXX. XXXX said they are the same company. He did not tell her why the company was using XXXX names. He then told her that she was not listed on the loan, and he could not discuss it with her, only with the borrower. The co-signer told XXXX that she most certainly is the co-signer and she distinctly remembers signing the loans, but XXXX would not discuss it further with her. After this, the co-signer started to recieve phone calls from a caller with a foreign name on the caller ID - it appeared to be XXXX script, not XXXX alphabet, but it was the same as the UAS calls, no one on the line when answered. The borrower, who had been recieving daily calls with no one on the line began recieving multiple calls from UAS per day, always with no one on the line. Returning the call always results in no answer. Both the borrower and the Co-signer recieve multiple billing statements per week from UAS, and still have not recieved any proof of debt or proof of legitamacy of the financial institutions for which they claim to be collecting. In the period from XXXX XXXX, XXXX to XXXX XXXX, XXXX, the borrower has recieved XXXX collection letters, and the co-signer has recieved XXXX collection letters (even though XXXX told her she is not the co-signer).</p>	1744125
1/16/16	Dealing with my lender or servicer	<p>A debt collector, Transworld Systems sent me 6 letters in one day stating my wages would be garnished for my student loans and they had contacted my employer for information. The creditor listed on the debt collection noticed does not own my loans. All of My loans were consolidated in 2014 and are not in default. I confirmed this fact via XXXX and the Department of education. My loans are not in default and the creditor they claim to be collecting from, XXXX, has n't owned my loans in 2 years. They were paid in full by the consolidation. In addition to the 6 letters, they have called my home phone at all hours of the day. I also received a call on my private cell phone.</p>	1746303
1/16/16	Dealing with my lender or servicer	<p>The U.S. Department of Education issued XXXX XXXX a XXXX-Total, Permanent XXXX- which clearly means that I do not have to pay back my student loans. I was served XXXX XXXX, with a Civil Suit by XXXX XXXX XXXX XXXX XXXX XXXX. I have sent them copy of my XXXX several times in XXXX. I have filed a response with the XXXX of XXXX XXXX of XXXX County Pennsylvania. I asked the court to dismiss and cease this civil case. We did file bankruptcy in XXXX. The statute of limitation in PA is four years. There were no payment made on these loans since XXXX. President Obama signed an executive order last XXXX XXXX to expedite these XXXX proceedings to stop these collecting activities for XXXX students. My main concern is how does XXXX XXXX think they can interpret federal law to their collection procedures of student loans? XXXX XXXX, and XXXX have issued me notices that the loans are forgiven. My compliant is clearly this : XXXX XXXX needs to adhere to federal laws pertaining to credit and collections practices as set forth by the United States Congress in regards to student college loans.</p>	1745836
1/16/16	Can't repay my loan	<p>They have for communication skills XXXX XXXX claims they put me in a loan rehabilitation program for XXXX dollars a month for nine months I have mailed the paper back three times and they claim they have never gotten it so now I have a put my loans into default with a they 're debt collecting agency Threatening me on how they are going to get their money obviously someone is not doing their job because every time I mailed the paperback they do n't get the paper so something is wrong here they also claim they can not postpone my payments so they gave me the option of a loan rehabilitation program</p>	1745046
1/15/16	Communication tactics	<p>I have received continuous calls from " Transworld ". They will not tell me WHY they are calling. They only want verification of my personal info. I 've asked them not to call unless they tell me who they are and why they are calling.</p>	1741361
1/15/16	Cont'd attempts collect debt not owed	<p>I received XXXX letters in the mail today from Transworld Systems Inc saying I owed debt on a student loan through XXXX. I have the confirmation from XXXX that all loans were paid in 2013. After doing some research online, I 've found that I 'm not the only one who has received issues from this company. The need to be stopped from harrassing innocent people. It also says on the letter that they have contacted my place of employment which is truly unacceptable!</p>	1744369

Date received	Issue	Consumer complaint narrative	Complaint ID
1/15/16	False statements or representation	I received XXXX notices from Transworld Systems Inc. that my student loans were eligible for default. The letters went on to say that Transworld verified my employment and that my lender may contact my employer to institute a wage garnishment. I have not had loans with this company for years. I called and both Transworld and the lender told me this was a mistake by Transworld, that they accidentally sent out XXXX these letters to consumers. This is atrocious.	1744389
1/14/16	Improper contact or sharing of info	This is a situation that pertains to breach of contract services.	1741445
1/14/16	Communication tactics	Threatened wage garnishment for a loan that is not in default.	1743560
1/13/16	Communication tactics	I received an outstanding balance notice from XXXX in XXXX Texas after XXXX. Unknown to me, while I was still in the process of contacting my insurance to resolve the debt, it was transferred to transworld systems collection agency I 'm XXXX Texas. I began suspecting that this was the case after receiving numerous rude and vague phone calls from transworld employees who refused to identify their intent or tell me how they obtained my information. After several failed attempts to contact XXXX, I resorted to google to see if there were people like me with the same issue. That was when I discovered that transworld was probably calling as a result of that outstanding balance. My problem is that I have endured several months of harassment by Transworld collection agency, and even when I called them today XXXX/XXXX/2016 to inquire as to why I was not sent a bill in the mail, I was rudely told by their employee XXXX that XXXX letters were sent to me. I never received even one correspondence from Transworld. Neither did I receive any notification from XXXX stating that my account had been transferred to this collection agency. I request that they either show proof of the XXXX notification mails that they supposedly sent to me, or they be held accountable for their shady business practices and preying on vulnerable upstanding citizens.	1738810
1/12/16	Getting a loan	I attended XXXX College in XXXX, VA. They promised students the world. The program was so unorganized and the tuition ended up being thousands upon thousands higher than originally quoted. No one in the FA department could ever explain the fees. During class they would pull you out to discuss overdue bills. The program closed down within 3 years. I was forced to not only max out my federal loans but had to take out additional private loans through their affiliate company.	1736247
1/11/16	Can't repay my loan	I have a private student loan through XXXX XXXX XXXX and they use XXXX XXXX XXXX, XXXX. They have no other repayment options besides just making the monthly payment. They only have XXXX small forbearance period and it is just not enough. I am not going to be able to pay the full amount my lending institution is asking for. Once my deferment for school ends in XX/XX/XXXX, they will be asking me to pay almost {\$600.00} monthly. I am only working for a non-profit that does not pay much at all. I attended XXXX XXXX College in XXXX, XXXX XXXX	1737519
1/11/16	Improper contact or sharing of info	Transworld Systems, Incorporated used a robocall to call me on my cell phone to collect a debt in violation of the TCPA. They called multiple times, including leaving a voicemail by robocall from the number XXXX on XXXX XXXX, 2015 at XXXX XXXX. I have a saved copy of the voicemail.	1735777
1/8/16	Cont'd attempts collect debt not owed	UAS which finances classes at XXXX over stepped it 's boundaries by compounding debt where there was none and then calling me 6-9x/day - constantly to pay. NYS financial law disallows certain practices as usury. Dodd-Frank also disallows certain predatory practices by lenders. UAS circumvents this by having its back office in MO and it 's collectors in NYS. This is illegal and the States ' Attornies General need to clamp down on this predatory lender and harrasser.	1734191
1/7/16	False statements or representation	I received a wage garnishment letter from my employer that was sent to them from Transworld Systems Inc. the document contains an inaccurate debt amount and it is not a court order. I contacted them and they told me that the amount was for the original debt plus over {\$2500.00} in interest. They also informed me that they did not have a court order. The letter also states that they are a government agency, which is not true.	1729975
1/6/16	Cont'd attempts collect debt not owed	My wife and I have been receiving calls from a company claiming that we have an outstanding medical bill. They said they can take payment over the phone and that a form of payment has been mailed to us. We called the doctors because we were/are not aware of any outstanding medical bills. The doctors office told us that they do not even use a collection agency and that our account is up to date and paid for. The calls from the " debt collector " will not stop	1730146

Date received	Issue	Consumer complaint narrative	Complaint ID
1/4/16	False statements or representation	On XXXX XXXX, XXXX, I entered an agreement for Transworld Systems , Inc. to accept temporary monthly payment arrangements of {\$5.00} (due the XXXX of the month) in conjunction with my request to participate in the XXXX XXXX XXXX XXXX XXXX program, as authorized XXXX. I received letters from the company dated XXXX XXXX, XXXX and XXXX XXXX, XXXX (was received via email as an e-notice on XXXX XXXX, XXXX and XXXX XXXX, XXXX) of my authorization for the company to deposit the amount of {\$5.00} on XXXX XXXX, XXXX. As agreed, the amount of {\$5.00} was debited from my XXXX XXXX XXXX Checking account by Transworld on XXXX XXXX, XXXX and posted to my checking account on XXXX XXXX, XXXX. On XXXX XXXX, XXXX (letter dated XXXX XXXX, XXXX), I received an e-notice from Transworld Systems , Inc stating that I agreed to send payment in the amount of {\$5.00}, due on the XXXX of the month, and that the payment was due and not received. This company is requesting that I send a current balance of {\$22000.00}. I contacted the company on XXXX XXXX, XXXX to resolve this issue as well as visit the website listed, XXXX.com to file a complaint, however, in order to file the complaint I need to enter the registration code which has not been provided to me in any of the Transworld mail correspondences. Currently, 15 % of my biweekly wages are being garnished.	1726792
1/2/16	Dealing with my lender or servicer	I attended XXXX XXXX in XXXX California and was told I had to take out a XXXX XXXX loan to pay for my schooling. When my school closed I received a loan forgiveness for my federal loans but had to continue paying for my genesis loan. They have transferred my account to University Accounting Service LLC and I would like to have these loans forgiven due to my schools closure.	1724849
1/2/16	Cont'd attempts collect debt not owed	I have attempted to have my name removed as a co-signer for my ex-husband 's student loans for quite some time. Per our marital settlement agreement, he agreed to full responsibility for the loan and have me removed as a co-signer. I took my ex-husband to family court in XXXX XXXX as I learned that I had not been removed and that the loan was considered delinquent. In XXXX XXXX, a collection agency notified me that his student loans were placed in default. In XXXX XXXX, I requested a deposition of my ex-husband as part of the family law process. During that deposition, I learned that he signed my name on several loan documents (e.g., loan deferments), for which I had no knowledge, nor did I give consent to sign any documents on my behalf. In XXXX XXXX, another collection agency (Transworld Systems Inc.) contacted me. I submitted a written request that the collection agency provide me with whatever documentation was in their possession or in the possession of the creditor. In XXXX, I received documentation from the collection agency. The documentation provided did not substantiate their claim of the loan amount they were trying to collect, but most importantly, the loan document did not bear my complete and true signature.	1724937
1/1/16	Dealing with my lender or servicer	I was a student at XXXX XXXX and I have a genesis loan that they made me get and since, the loan has been sold to UAS and I am still being required to repay this loan when I feel I should not be because of the court ruling XXXX XXXX	1724613

Date received	Issue	Consumer complaint narrative	Complaint ID
12/31/15	Dealing with my lender or servicer	<p>I went to school at the University XXXX - XXXX XXXX, and I am filing a complaint about my private student loans, which were previously serviced by XXXX XXXX XXXX, for one main reason. The collector they were passed onto will not make contact or provide any documentation as to what I owe, and I have waited for over a year for a response. My parents, who were cosigners, filed bankruptcy last year (XX/XX/XXXX). I had never missed a payment and had automatic withdrawal set up on these loans. These XXXX private loans then automatically went into default on XX/XX/XXXX. I did not know this happened. No one contacted me via phone, via email, or via snail mail. Not XXXX. Not the new company that supposedly now owns my loans : NCO financial. After a few months I noticed my payments were not being withdrawn, so XX/XX/XXXX I called XXXX and they explained the situation and provided me with a contact number : XXXX. To this day, more than a year later, I have not received a single confirmation from XXXX or NCO in writing as to who is in control of my loan, what I need to pay, how much was defaulted on, etc. Absolutely nothing.</p> <p>I tried calling this number for NCO more than 20 times over many days, leaving numerous messages, but never received a call back despite the inbox saying they would. Most times the number would not ring or would disconnect before the voicemail could pick up, and no one seemed to monitor the voicemail box. I waited another period of time, and then tried to make contact again later in the year. Finally, I spoke to someone (I'm guessing around XX/XX/XXXX) -- because they actually answered the phone. They explained that my parents bankruptcy was waiting to process (it had been done since XX/XX/XXXX, according to what my parents told me), and that I should just be patient and they would make contact soon to set up arrangements.</p> <p>Flash forward to today, XX/XX/XXXX, and I am still waiting. Again I tried making calls throughout the week, and once again, the NCO number listed above did not work over the course of several days at all. It would n't even ring. So I called NCO Group at a number I found : XXXX (XXXX) XXXX. The man was pleasant, but redirected me to the old XXXX number. Once again, that number did not work. I called NCO Group again and spoke to a lady. She took my social security number once I explained I had no account number because no one had ever made any contact whatsoever about the money that I owe and I had no documentation. She told me that NCO has no record of managing my student loans that is now supposedly in collections. I asked her several times, but she insisted. I then called XXXX, and spoke to numerous people there, and they told me I had to speak to the Department of Education, which could track down my loans, even though they were private. I called the DOE number provided and spoke to someone there. She insisted that she could only help with federal loans and that private ones were not in the database she logged into.</p> <p>Today, I tried calling the original number again, and I got through to the same voicemail I 'd left messages on almost a year ago, but it is full so unsurprisingly I can not leave another message. All I want is some documented proof of who I owe what to, how much, and if any interest or fees are accruing. I have been waiting for over a year for this issue to be resolved (after never having missed a payment on my loans), and I find it absurd that no one will just send a letter, outlining my obligations. I'm also quite concerned from what I 've read that excess fees and other charges can be accumulating despite my payment history and my efforts for someone, anyone, to just tell me what the heck is going on.</p> <p>Thanks for taking the time to read this long message. I hope I 've described my utter frustration adequately.</p>	1724367
12/30/15	Dealing with my lender or servicer	<p>I worked out a settlement with XXXX and Transworld Systems. We were told by representative XXXX XXXX that we could receive a settlement letter dated for XX/XX/XXXX which gave us the time we needed to transfer settlement funds from a retirement account. However, the settlement letter stated the due date of XX/XX/XXXX. When our representative called back in and spoke with team leader XXXX XXXX, she said that the payment could not arrive on XX/XX/XXXX and had to be there on XX/XX/XXXX - a complete contradiction to what we were previously told and planned for. We then offered to have the letter driven to the overnight mail location, and XXXX XXXX said that this may not be possible. We do n't understand why it 's not possible to hand deliver the letter ourselves on XX/XX/XXXX if they went back on their promise of extending the due date to XX/XX/XXXX. When our representative tried to ask her for either a new letter dated XX/XX/XXXX or to be able to hand deliver it on XX/XX/XXXX, she laughed ; and then claimed she had no ability to send any letter and did not know how to coordinate a delivery in person. We 've done everything possible to meet Transworld System Inc 's demands, only to find that they send erroneous settlement letters and change their demands depending on who happens to answer the phone when our representative calls. We are filing this complaint because we want Transworld to honor the terms of the settlement that we agreed to and to facilitate either the delivery of the settlement payment in person on XX/XX/XXXX or to be able to get an extended letter for XX/XX/XXXX. XXXX XXXX 's response to the situation was unhelpful, insulting, and disrespectful given that we are doing everything possible to meet Transworld Inc 's demands after being promised the payment could arrive on XX/XX/XXXX by rep. XXXX XXXX.</p>	1721248
12/29/15	Communication tactics	<p>I Never received the ORIGINAL Toll Bill of {\$11.00} since the Address is INCORRECT. My Address is XXXX XXXX XXXX, NY XXXX NOT " XXXX XXXX " as shown on the Collector 's Bill. The Original Bill never got to me. I should not pay this Debt Collection Bill since I never even received the Regular Bill.</p>	1720884

Date received	Issue	Consumer complaint narrative	Complaint ID
12/29/15	Communication tactics	On XXXX XXXX, 2015 I received a letter from Transworld Systems threatening to garnish my wages if I did n't make payment arrangements to settle an old account, {\$5500.00}. I spoke to XXXX XXXX, account manager, of Transworld Systems , Inc and he informed me that I needed to pay XXXX % before I could make any arrangements. I said I did n't have that amount of money and he insisted I contact my bank, or another bank, and request a debt consolidation loan ; failure to do so would require them to garnish my wages. My credit report shows this account as closed, owing XXXX. I contacted legal services and told to contact you.	1718853
12/29/15	Can't repay my loan	<p>XXXX XXXX, XXXX XXXX XXXX XXXX XXXX XXXX, MA XXXX XXXX XXXX, 2015 Honorable Senator : I am in need of your assistance. The situation is thus, a few years ago I cosigned student loans for my Daughter XXXX. Situations that were unforeseen occurred. My Daughter XXXX reneged on repaying the student loans. XXXX of the loans went to collections, when I was contacted by the collection agency I was threatened. Not knowing any better , I started to make payments. I later found out that what they did was illegal.</p> <p>I am getting on in years and ready to retire. Things have gotten worse. I had to file for bankruptcy to protect my home. Tried to take advantage of the HARP program, but was denied due to no credit. It 's to the point, We are living paycheck too paycheck.</p> <p>We have no funds available to cover any unforeseen problems that may come.</p> <p>The funds should 've gone directly to the college instead they went to the student. In our case, she spent all the money on herself and not for further education. The funds should go directly to the college. Out Daughter XXXX, scammed us and the loan originators.</p> <p>We are at the point that we can no longer afford to repay these student loans. I believe your office can help us. Why is it that the student is not responsible for repaying the loans, the loan companies go after the cosigner?</p> <p>I believe you could submit legislation to prevent this from ever happening to anyone again. The student should be held accountable and be responsible for repaying their student loans and not the cosigner.</p> <p>But in the meantime, I need any assistance Your Office can provide Me. Any help you can offer would be greatly appreciated, in regards to programs or legal legislation that can offer student loan forgiveness.</p> <p>Respectfully, XXXX XXXX XXXX</p>	1720763
12/28/15	Disclosure verification of debt	I received a letter from a company named Transworld Systems Inc, who I believed took over accounts from XXXX. I have paid and settled this account with XXXX Transworld is not researching my previous account to show payment was made and account closed.	1717988
12/28/15	Cont'd attempts collect debt not owed	Transworld System Inc. is continuing to try to collect a debt my insurance company and myself have paid. I sent them the receipts of payment, and they send more letters saying I have not argued the debt so it is valid. I can not use their online system as they have not sent an access code. The debt is invalid and they keep mailing letters.	1718538
12/26/15	Cont'd attempts collect debt not owed	Sent a transmittal letter saying a account has been placed with agency for collection. I am a XXXX year old women and spent most of my time XXXX. It is not possible for me to have a debt of {\$10000.00}	1717149
12/25/15	False statements or representation	I used a hospital XXXX service earlier this year. All costs were disclosed to me in writing, and all were settled. Months later I receive a bill from a phony " physician management company. " I never even saw a physician. I found out that this XXXX LLC company does NOT exist under the laws of that state according to their Department of State. There is no such name as XXXX XXXX XXXX XXXX. They listed a p.o. box as their address, which is not allowed. Now this phony company has contracted with a debt collector, Transworld Systems , Inc., to collect on a fake debt. The state of XXXX tells me that this company is actually a front for a XXXX Corporation System, XXXX XXXX XXXX, XXXX XXXX XXXX. This phony " physician management company " is in collusion with debt collectors and both are preying on people and trying to extort money for services never received. If there is no company, then there is no debt, and both this bogus company and the debt collectors are guilty of theft by fraud. Please break up this ring of thievery and please prosecute these people.	1716918

Date received	Issue	Consumer complaint narrative	Complaint ID
12/21/15	Cont'd attempts collect debt not owed	I started getting medical bills from XXXX Florida medical center. Which i have never been to any sort of medical center in florida. So i called the number on the bill and tried to explain it has to be a mistake. They did not offer to help at all said that it was me and i need to pay the bill. So I contacted the Hospital directly and explained it could n't have been me i was working at my job in Indiana. So they were helpful and told me i needed to prove it some how to clear things up. So i had sent a Picture of my I.D as well as a signature to the hospital. I received a phone call stating that there was a mix up at the hospital someone with the same name and birthday as me was there but they lived in Florida. I stopped getting bills from the hospital. But as of today i received a bill from Transworld Systems for a XXXX medical bill. I will provide any documents needed to get this resolved for good! Just do not want my credit impacted over bills that are not mine. Thank you	1710090
12/21/15	Cont'd attempts collect debt not owed	There is hidden transaction and unauthorized soliciting by undue interference.	1710973
12/19/15	Cont'd attempts collect debt not owed	I signed up at XXXX 's XXXX XXXX in XX/XX/XXXX. I moved from the XXXX area XX/XX/XXXX, and cancelled my service with the gym within their contract by providing them the rent agreement. They still charged me for 3 months, and each month I disputed through my credit card, got my money back, talked to a manager who told me it was " fixed ". During this, my credit card changed due to the incorporation of a chip, which was mandatory, and the charges naturally stopped appearing due to a changed CC number. Now it is 1.5 years later, and I received a debt collection notice in the mail.	1708385
12/19/15	Cont'd attempts collect debt not owed	Medical claim that was considered at a in-network benefit and XXXX XXXX XXXX XXXX XXXX XXXX processed as a out-of-network benefit. Insurance advised not to pay the difference of XXXX and a dispute letter and appeal claim was opened on XXXX/XXXX/15. Because the charged amount was not in allowance and was billed at 780 % over XXXX allowance an insurance fraud review was opened. XXXX XXXX XXXX XXXX XXXX XXXX was advised to accept previous payment of myself and insurance. No additional bills were sent, and insurance company nor myself received an appeals response from XXXX XXXX XXXX XXXX until this collector letter was received by myself on XX/XX/2015.	1709528
12/18/15	Disclosure verification of debt	1) I was never made aware by Transworld Systems Incorporated (TSI) that they own a debt associated with my social security number. 2) I was also never made aware by Transworld Systems Incorporated (TSI XXXX that I am able to dispute this debt. This debt is due to identity fraud. 3) Transworld Systems Incorporated (TSI) does not operate during the operating hours they have state on their prerecorded phone message (XXXX) and website. Numerous times in six months I have called and left voice messages asking for someone to contact me and noone from TSI has bothered to. 4) Five times in the last six months I have requested a fraud packet via written mail and phone message from Transworld Systems Incorporated (TSI) and have still not recieved a fraud packet. 5) Transworld Systems Incorporated (TSI) may be a ghost compant that does not truely exist or blatantly violates laws pertaining to debt collectors, as evidenced above.	1707540
12/17/15	Can't repay my loan	I attended a technical institute in NJ and took out a loan thru XXXX. I was sent to collection. Transworld Systems Inc has sent me an attempt to collect a debt. I am trying to pay my debt of {\$10000.00} but they are charging me {\$2600.00} as a collection charge. That is nearly 25 % of my debt. This seems outrageous for a struggling economy to charge that much.	1705742
12/17/15	Dealing with my lender or servicer	I was attending XXXX XXXX, XXXX (formerly owned by XXXX) from XXXX XXXX until they unexpectedly shut down in XXXX XXXX. I was 3 months away from graduation when XXXX shut down and I was not allowed to finish my program but was left with HUGE debt and a damaged credit score. I got NOTHING in return and I am now bombarded with phone calls regarding my debt EVERY SINGLE DAY! Referring to an article posted on Consumer Finance 's website on XXXX XXXX, XXXX I was " harmed by XXXX predatory lending scheme " and lured into taking out private loans with very high interest rates. They advertised bogus job prospects and career services on television, online, and brochures. Students were forced to buy expensive overpriced books that were either never used in class or opened XXXX times all quarter. According to the bulletin XXXX (owner of some of XXXX schools) agreed to remove negative information from student borrowers ' credit reports ; however, I am to this day still seeing negative credit report history and my credit has dropped by almost XXXX points. These " XXXX " were owned/ran by the school and when it had to close were then consequently sold to University XXXX XXXX (XXXX). I worked hard to get my credit score to where it was, I had XXXX late payments and now I have a credit score below XXXX and XXXX late payments thanks to XXXX. I receive countless letters in the mail (almost one a day) and more then XXXX phone call from XXXX regarding my loans a day, every single day. Many promises were made by the school, its ' employees, and its ' ownership and not XXXX was met. The financial opportunity to make money from students in need of a better life was seen by XXXX and they lied and failed to do what they should have done. If I take out a loan and I leave, I still have to pay that loan back. But if I take out a loan and the SCHOOL leaves, I should NOT have to pay anything to an institution that cost the jobs of many people, hurt people financially, lied, cheated and wasted the time of the students in the schools that were owned by XXXX.	1706137

Date received	Issue	Consumer complaint narrative	Complaint ID
12/17/15	Communication tactics	<p>TRANSWORLD SYSTEMS calls me daily to seek a debt I owed to a bank in the amount of {\$120.00} They call from a different number every few days, sometimes multiple times in a day. The person on the phone is always rude, last time I spoke to them was a few weeks ago (now I just hang up), on that occasion they threatened " further action " if I did not pay the measly {\$120.00}.</p> <p>They tried to get my bank account information, and promised that they would not extract the funds until XX/XX/XXXX, I did not give them my account info, as I had bills to pay and other debts to pay.</p> <p>They have threatened to take legal action, they have called me late at night, they have been rude and demanding, and they call me many times in a week. I am sick of them. I plan to pay when I can afford to, but I have many debts and many bills, and I am the sole worker in my family and my wife is pregnant. I ca n't even afford insurance.</p>	1705883
12/17/15	Cont'd attempts collect debt not owed	XXXX XXXX deposited a check from me for {\$88.00} on XXXX/XXXX/2015. On XXXX/XXXX/15, I received a collections letter from Transworld Systems for the same amount. XXXX has ordered collections for an amount that has already been paid.	1703582
12/17/15	Dealing with my lender or servicer	Younomics reported my account being 30 days late in XXXX and XXXX 2015. I called in late XXXX about this report. The agents on the phone said they had no way of reversing the report. I had made payment arrangements with the company early XXXX and specifically asked that my account would reflect paying as agreed, they told me yes it would. Two weeks later I see that they reported my account late and I was continuing to receive collection calls. My account is paid up to date and I would like the report of being 30 days late removed from my credit report.	1700036
12/16/15	Cont'd attempts collect debt not owed	Declared chapter XXXX bankruptcy. Still receive collection calls from this number. I asked for proof of debt. They have refused to provide.	1704269
12/16/15	Cont'd attempts collect debt not owed	I was referred over to a debt collector through XXXX XXXX for {\$980.00}. I was an Independant representative for XXXX XXXX on a XXXX basis and was only with the company briefly. I have not been licensed with the company since XXXX 2014 and they are trying to access me for Charges that are not valid. I had asked the office manager to look into the charges since I did not bring in any revenue as well as was only licensed with the company as an agent for 5 months without closing any sales and working as a XXXX employee. XXXX XXXX, account number XXXX, then turned me over to collections. This account is not valid	1703495
12/15/15	Dealing with my lender or servicer	I attended XXXX XXXX, XXXX (formerly owned by XXXX) from XX/XX/XXXX-until they shut down unexpectedly in XX/XX/XXXX. I was not allowed to finish my program but WAS left with all my student loans and huge debt for NOTHING in return. Referring to an article posted on Consumer Finance 's website on XX/XX/XXXX I was " harmed by XXXX predatory lending scheme " and lured into taking out private loans with very high interest rates. They advertised bogus job prospects and career services on television, online, and brochures. Students were forced to buy expensive overpriced books that were either never used in class or opened XXXX times all quarter. My credit history has been badly hurt because of the loans taken out for me to attend XXXX XXXX. According to the bulletin XXXX (owner of some of XXXX schools) agreed to remove negative information from student borrowers ' credit reports ; however, I am to this day still seeing negative credit report history and my credit has dropped by almost XXXX points. These " XXXX " were owned/ran by the school and when it had to close were then consequently sold to University XXXX XXXX (XXXX). I receive countless letters in the mail (almost one a day) and more then XXXX phone call from XXXX regarding my loans a day, every single day. Many promises were made by the school, its ' employees, and its ' ownership and not XXXX was met. The financial opportunity to make money from students in need of a better life was seen by XXXX and they lied and failed to do what they should have done. If I take out a loan and I leave, I still have to pay that loan back. But if I take out a loan and the SCHOOL leaves, I should NOT have to pay anything to an institution that cost the jobs of many people, hurt people financially, lied, cheated and wasted the time of the students in the schools that were owned by XXXX. And for what? Greed?	1696942

Date received	Issue	Consumer complaint narrative	Complaint ID
12/13/15	Cont'd attempts collect debt not owed	<p>I have enclosed the documentation of my claim that erroneous items are being listed on my credit report due to these private student loans. Attached are all the supporting documents. I simply want the items, including any hard credit inquiries from potential creditors that were denied, ALL removed and deleted from my credit report as they are not factual. This issue has directly impacted my ability to obtain personal lines of credit since XXXX of 2014.</p> <p>Enclosed is the official response from XXXX including the original promissory note stating only XXXX (XXXX) loans from their offices were ever issued with direct contact information. These private student loans were then bounced around between XXXX (XXXX), XXXX (XXXX), and Transworld Systems. All of these items are listed on my credit report as multiple separate loans when they are NOT separate loans but the same XXXX (XXXX) original loans transferred from the lender to vendor, to collection agency. Executive Office XXXX XXXX XXXX XXXX XXXX XXXX XXXX, NY XXXX ATTN : XXXX XXXX Phone : XXXX extension XXXX Both of the private student loans were originally from XXXX. These loans now appear as multiple negative items listed as XXXX, XXXX, XXXX, or Transworld System. NONE of these items should not even appear on my credit report as negative items. Per the court ruling this debt was dismissed without prejudice and can not be collected on, nor should it even appear on my credit report as it is not a debt. Magisterial District Court : XXXX XXXX XXXX XXXX XXXX, PA XXXX Phone : XXXX Docket Number : XXXX XXXX XXXX, PA XXXX Phone : XXXX Case Number : XXXX</p>	1694969
12/11/15	Cont'd attempts collect debt not owed	I constantly keep getting collection notifications in the mail in referencing a debt that was satisfied prior to the collection documentation began. I have contacted the original debtors whom confirmed the debt was satisfied (attached receipt). However, I still receive collection and demand of payment letters from the original debtor and collection agency (attached).	1693067
12/9/15	Can't repay my loan	<p>University XXXX XXXX - Private student loan with National Collegiate Trust! I'm a mother of XXXX boys, and at this time, my boys were very little so being able to leave my home to go to class was impossible. I saw the University XXXX (XXXX) commercial and decided to call. The counselor I spoke to was nice ... suckered me right in! He told me that my husband and I did not make enough money and I would need to take out a private student loan on top of the grant and financial aid just to pay for school. The counselor even showed me where to go online to find lenders. National Collegiate Trust was the lender, I was the low income naive person perfect enough to take out the loan ... but to make matters worse, I drug my now ex-husband down with me ... he co-signed. I did n't have enough credit to borrow money, but together with my (at the time) husband, we could borrow. I wound up taking out XXXX loans - both together total {\$30000.00}. I wish I had thought about it then, I would have done things totally different. For one, I would NEVER attend XXXX, they are liars and my credits would n't even transfer! For two, I would have NEVER taken out any private student loans! They do NOT follow federal guidelines!</p> <p>Moving forward</p> <p>A man came to my employer and served a coworker. I was being garnished by XXXX (Collection agency for National Collegiate). I did n't even know I had been sued?? So I file a claim for exemption because now I am a single mom raising XXXX boys with XXXX small income. I agree to allow a garnish of {\$50.00} per week. Then a horrible event takes place ... I get laid off. I file unemployment and wait the agonizing time it takes to actually receive an unemployment deposit. While waiting for the first deposit, I call XXXX, XXXX, & XXXX to see if they will continue to accept my {\$50.00} a week from my personal account, and of course, they will not. They have already started to garnish my ex-husband {\$800.00} a week! He is lower income and helps to support his daughter and our XXXX grandbabies. I have to add that this all took place one month from XXXX. I went to the courthouse and filed a claim for exemption for him. I will update on the status of that hearing set for XX/XX/XXXX at XXXX.</p> <p>I have been researching and from what I have read, you have to be served to be sued! I was never issued a summons in the first place, and neither was my ex-husband. Also, if private student loans are to be treated as federal loans, then why are they allowed to garnish 25 % instead of the max federal can garnish which is 15 %? National Collegiate wants me to pay back {\$30000.00} in 7 years! I thought student loans were 30 years? Also, and this part is importantwhy would n't my private student loans go into deferment if they follow federal guidelines? Lastly, If private student loans are not discharged in bankruptcy, they why do they have to get a judgement before they can garnish ; whereas, federal student loans do not have to seek judgement. Sounds like private student loans should be considered credit cards or regular loans to me. I will never be able to pay back {\$30000.00} in 7 years and neither will my ex-husband. If we could do that, we would be driving around in really nice vehicles! My vehicle is a XX/XX/XXXX, I live in an all-bills-paid apartment complex in a lower income neighborhood. Please help me in any way you can! If they continue to garnish my ex-husband, that only takes away from our individual family needs! How will we live?</p>	1689229
12/7/15	Cont'd attempts collect debt not owed	Transworld Systems Inc., at XXXX XXXX XXXX, XXXX, NY XXXX has been persistently attempting to collect a debt that I do now owe. The amount they are attempting to collect is {\$120.00} for services rendered by XXXX, a medical services company. I have paid this with my Flexible Spending account. I have provided Transworld Systems the payment processing date (XX/XX/2015), payment ID, and transaction number. They have not responded other than trying to collect the amount.	1685283

Date received	Issue	Consumer complaint narrative	Complaint ID
12/4/15	False statements or representation	Transworld Systems inc bought out XXXX. through XXXX I did the loan rehabilitation program. They did not follow throg on their legal agreement. Now they are refusing to send me in writing the original application and terms and agreement of the loan. The ombudsement group is useless. Who is going to make these people responsible? You already let them get away scott free for calling my job and trying to collect on the debt which is illegal. Now they are refusing to provide XXXX with documentation about the loan rehabilitation program.	1684130
12/2/15	Cont'd attempts collect debt not owed	My office has been getting calls repeatedly from Transworld Systems regarding debt and Garnishment of wages, for a debt XXXX. They have been told, that this is not me, they have faxed garnishment paperwork, when I called in on it I was told if it was not me I could disregard the paperwork. I continue to get calls at the office regarding this issue. It is clear with the information they have available that someone did a quick XXXX search of the debtors name and took down the information that came up, that is why they only have my name and office number and address only. I work hard to keep my business up on XXXX search results. I informed Transworld Systems that the address listed under the debtor information was not mine, that I have not lived in XXXX and the last XXXX of the SSN on the account file number was not mine. I have never gone to school XXXX. I am also sure that the middle name of the debtor is not mine although I was not able to get this information, and was hesitant to give them mine as I was unsure if they would just plug it into the information blanks that they apparently had. Either way, I have asked them not to call, and I have told them I am not the individual they are looking for. Yet they seem to be making no effort to find the correct individual and attempt to garnish my wages, with information regarding another person who happens to share my first, last name and middle initial. I have never even been to XXXX other than a layover.	1679832
11/30/15	Dealing with my lender or servicer	Hello I attended XXXX Ca XXXX XXXX in 2011 I was convinced into taking out a private loan with XXXX thinking I could use the deferment program for a while until I was able to get back into school again and pursue a higher paying career. I was making deferred payments of {\$20.00} a month up until about 4-5 months ago when I recieved a letter stating that XXXX would no longer be handling my loan and that UAS known as University Accounting Service would be taking over my loans and that my payments would now be {\$40.00} a month!! I could barely afford the deffered payment of {\$20.00} a month already so I called a few times to see what was the increase for but never recieved a response or call back. Do I have any options available since the XXXX act had been passed upon for relief of former and present students with XXXX Private loans active?	1675126
11/30/15	Dealing with my lender or servicer	Upon beginning classes through the XXXX XXXX XXXX " XXXX " XXXX, I was obligated by this school to borrow student loan funds through XXXX XXXX XXXX XXXX XXXX ; I was awarded no alternative loan providers and was advised that I could not seek and/or apply any other student loan monies from any other loan servicer. Then, a few months after I began my studies at XXXX (and while still attending there as a XXXX student), I was notified on several occasions by the director, president, and other financial advisors at XXXX that I had to start making payments on my student loan, and was threatened to be expelled from XXXX and, if I neglected to start making payments on the loan, that XXXX would report this on my credit bureau as a delinquent loan balance. So, I contacted XXXX to establish a repayment plan, but was told that there was no repayment plan that could be offered. In or around XXXX XXXX, 2015, my student loan was transferred to University Account Service, LLC from XXXX after the CFPB Student Loan Settlement became effective. This student loan was established on false and predatory lending practices, and is also a violation of XXXX, XXXX XXXX XXXX. XXXX XXXX a) , XXXX and the XXXX XXXX for XXXX XXXX.	1676940
11/29/15	Dealing with my lender or servicer	My student loan was transferred to University Account Service, LLC from XXXX. However, University Account Service is not reporting my payments to the credit agencies.	1674899

Date received	Issue	Consumer complaint narrative	Complaint ID
11/28/15	False statements or representation	<p>I set up a payment plan with Transworld Systems which included a monthly payment amount of {\$65.00}. The agreement was signed by me on XXXX/XXXX/15. The letter stated the following : On XXXX/XXXX/2015, you agreed to enter into a Loan Rehabilitation Agreement (Agreement) with XXXX (XXXX). Once your loan (s) is/are rehabilitated : Your loan (s) will be removed from default.</p> <p>Within forty-five (45) days of rehabilitation, XXXX will request all nationwide consumer reporting agencies to which the default was reported to remove the record of default from your credit history, and provide notice of the rehabilitation to the prior holder.</p> <p>You will regain eligibility for remaining deferments, forbearances and other Title IV financial aid.</p> <p>An eligible lender who purchases a rehabilitated loan must establish a repayment schedule that meets the same requirements that are applicable to other Federal Family Education Loan (FFEL) Program loans of the same loan type, and must permit you to choose any statutorily available repayment plan for that loan type. This means that if your loan (s) is/are rehabilitated, there is a possibility that the required monthly payment amount will increase.</p> <p>The payments were automatically debited from my account for 6 consecutive months. I contacted Transworld XX/XX/XXXX to inquire about the payments stopping XX/XX/XXXX (when I noticed). They could n't give me a definite answer and wanted me to restart the paperwork all over again. When I continued to insist on a more definite answer, I was told that they could not retrieve the payments from my checking account due to insufficient funds. That statement was completely false and a dishonest practice on their part. I was never contacted by the company about my payments after XX/XX/XXXX and my account has always had the funds available to make the monthly payment arrangement. To insist that I restart the paperwork all over again after only 6 months on the plan is completely unacceptable and disturbing. At the time I signed the agreement, I was told by Transworld that I would rehabilitate my loan after making 9 voluntary on time payments. I thought this was a reputable company until this situation happened.</p>	1674382
11/27/15	Cont'd attempts collect debt not owed	NCO / Expert Global Solutions This company has been calling me for over 1 year. I have no debts.	1674327
11/27/15	Disclosure verification of debt	Transworld systems Inc. Is reporting on my XXXX credit report and I have no knowledge of this item. I never received the notice of the right to dispute from the company and this item needs to be removed from my XXXX credit report immediately. This same company was duplicating reporting XXXX accounts. XXXX account was removed yet this debt was never validated and I did n't receive proper notices.	1674114
11/24/15	Communication tactics	keep calling several times a day sometimes they just hang up when my machine picks up or today left a message this is XXXX calling from trans world systems, about a debt	1670893
11/24/15	Cont'd attempts collect debt not owed	<p>On XXXX/XXXX/14 my wife was in XXXX. I had called her insurance company, XXXX XXXX, asking them what I could do. The representative told me to take her to the Emergency Room and not to worry because it would be covered under her plan.</p> <p>About a month or two later we started getting notices from the ER billing agency that the insurance company was denying the claims, but no reason was given.</p> <p>I kept telling them to please contact the insurance company to get the reason, and regardless, to have the recorded call audited for the representative telling us the service would be covered. I also contacted the insurer to have them audit the call and get this settled.</p> <p>No one contacted me back from either the billing agent or the insurer. Next thing we knew we received a letter from a collection agency, Transworld Systems , Inc., that we owed the money, and again, no explanation.</p> <p>These calls are recorded for a reason and this was one of them. I was TOLD to take her to the ER and that it would be COVERED. Now, the bill is in our laps and no entity is taking the initiative or responsibility to audit that call.</p>	1669565

Date received	Issue	Consumer complaint narrative	Complaint ID
11/24/15	Dealing with my lender or servicer	<p>While my son was a student at XXXX University (XXXX, GA) from XX/XX/XXXX - XX/XX/XXXX, he took out XXXX Private student loans to help finance his education. These loans originated with XXXX XXXX XXXX XXXX, XXXX. and I am listed as the co-signer. Since entering into these original student loan agreements, these loans have been transferred/sold multiple times to various depositors/collectors seeking payment. XX/XX/XXXX, we received correspondence from XXXX - XXXX XXXX XXXX XXXX (at the address of a relative where neither of us has ever resided) requesting full payment of these loans. After learning of this correspondence, we immediately contacted this entity disputing that we had any type of loan agreement or arrangement with them and asked for the supporting documentation to substantiate their claim. At this time we provided them with our current address and telephone number (which is the still same in present day) as a means of contacting us with the requested information. To date we have yet to receive a reply from this entity.</p> <p>On XX/XX/XXXX I was served with a court summons where I am listed as the defendant in a civil court case (lawsuit) where National Student Loan Collegiate Trust XXXX is the plaintiff seeking full payment for one of the previously mentioned student loan agreements. Upon further review of the court documents, I learned that this civil court case was opened XX/XX/XXXX with the documentation initially being served to an address that is not my current one, a different address from where the correspondence we initially responded to was sent. Upon asking for the requested information from the loan depositor/collector, we were then served with a lawsuit, a lawsuit from an organization that currently does not have any agreement in place with us as they have sold this loan (investment vehicle) multiple times themselves. In addition to this civil case, I have since learned that a total of XXXX civil court cases (XXXX for each of the student loan agreements) has been opened although only one has been officially served. The plaintiffs in these other cases are National Collegiate Student Loan Trust XXXX and National Collegiate Student Loan Trust XXXX respectively.</p>	1671349
11/19/15	Dealing with my lender or servicer	I was a student at XXXX college when the school closed, XXXX of the XXXX colleges. I am stuck paying my private loan in full. How can I get this loan wiped or reduced? My loan was from XXXX but changed their name to UAS. They do not seem like they want to help.	1663102
11/18/15	Improper use of my credit report	I pulled my XXXX XXXX Credit report on XX/XX/XXXX. I noticed there are XXXX inquiries by the company " Transworld Systems INC / XXXX XXXX XXXX XXXX XXXX XXXX XXXX, PA XXXX " on XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX with no trades to justify the inquiries. Not only does that bring down my credit score it makes it harder for me to gain employment, I also fear it make be my ex boyfriend trying to locate me, he is a debt collector.	1660520
11/17/15	Cont'd attempts collect debt not owed	<p>Account No : XXXX XXXX Amount in Question : \$ XXXXI attempted to see a doctor at Minute Clinic which is within the XXXX XXXX XXXX , close to my home. I was fairly certain that I had XXXX (XXXX XXXX) and was scheduled to leave for New York the following day on a work trip. The doctor at XXXX XXXX took down all of my information, including my insurance information, which took approximately 20-30 minutes because she had difficulty getting her system to work correctly. She then proceeded to tell me that she could not see me because XXXX XXXX does not handle any eye related problems. I was unclear as to why she did not tell me that when I 1st arrived and filled out the " reason for visit " on the " sign in form ". I would like the {\$84.00} removed as I never was treated or seen by a doctor. Furthermore, I am confident that my insurance was charged the {\$15.00} (difference between the {\$84.00} and the {\$100.00} visit) and therefore I would like that amount refunded as well.</p> <p>It is ridiculous for his company to be able to charge people for treatment which never existed. I have received XXXX notices from Trans world Systems Collection Company dated XX/XX/XXXX & XX/XX/XXXX. I called after the XX/XX/XXXX notice and they indicated a case would be opened. I have not heard back from them ; however I received the additional notice on XX/XX/XXXX. Unless this is taken care of immediately, I am contacting an attorney to start the discovery into how many customers have experienced this same issue.</p>	1658879
11/15/15	Cont'd attempts collect debt not owed	<ol style="list-style-type: none"> 1.) I was treated at ER as result of a WORK ACCIDENT XX/XX/XXXX when I was driving a cement mixer truck of the company XXXX. 2.) The police was present and they DID NOT GIVE ME A TRAFFIC OFFENSE CITATION, because the accident was result of the rainy weather. 3.) A representative of my employer (XXXX) was present at ER and gave the information about their insurance company. 4.) On XX/XX/XXXX, I received a letter from XXXX inquiring me information about the responsibility of this charges. 5.) I immediately submitted the information online and by phone call. I got a confirmation e-mail and they stated that will be in contact if they would have additional questions. 6.) XXXX XXXX, did not contact me anymore.however XX/XX/XXXX TRANSWORD SYSTEMS INC. sent me a letter for collection. Immediately I sent a letter to Transword Systems and to my ex-employer XXXX, to let know them that I do not owe this debt and they have to direct the collection to the insurance company. 7.) TRANSWORD SYSTEM INC. answered me that they can not effect a change to how the company have listed the account on my credit profile. And XXXX XXXX XXXX, sent me a e-mail, let me know that they informed to the insurance company in timely manner. <p>TRASWORD SYSTEM INC, advised me that I should to contact to you (FTC) to file a complain about the way of the debt collection, because in the statement of account contains the insurance information.</p>	1655770

Date received	Issue	Consumer complaint narrative	Complaint ID
11/13/15	Cont'd attempts collect debt not owed	My doctor ordered me to take several medical tests. He did not disclose that there would be a copayment cost with each of them. He is obligated to disclose this to me up front as I am a XXXX patient. I wrote a letter to the medical company saying I should not have to pay the copayment charges as I am a XXXX patient and am supposed to be told up front if there would be any expense to me. The medical company did not reply to my letter but shortly thereafter I received a letter from a collection agency that I must pay. The medical company saying I owe {\$100.00} is XXXX MO XXXX. The account with them is " Re : XXXX XXXX XXXX Acct # XXXX {\$100.00} ". The collection agency they used is : Transworld Systems Inc. XXXX XXXX XXXX. XXXX XXXX, XXXX XXXX, MI XXXX. Their reference is : XXXX XXXX XXXX XXXX, Total Balance {\$100.00}	1654616
11/12/15	Dealing with my lender or servicer	I was attending XXXX XXXX XXXX online program starting in XXXX 2009 to pursue an XXXX degree. At the start of my last term I was informed that there was not enough money for me to finish the term and they would n't let me finish unless I took out a private loan for {\$2000.00}. The loan statement showed an amount of {\$2500.00}. When I first enrolled I told them I was moving to XXXX from the state of XXXX and asked about work opportunities in XXXX in XXXX. They told me it was wide open with plenty of XXXX work in XXXX and within a couple of months of completion of my degree I should be able to find work in the XXXX field. They also told me that I would receive help with job placement upon graduation. The only assistance I received was online job services through my email which I could have found on my own. They also told me that my credits were transferable if I wish to pursue other degrees. They were listed as an accredited college when I started my courses. Since I graduated I have tried to get into XXXX different colleges and they would not accept my credits. I asked why and was informed that XXXX XXXX was not an accredited college. I explained that they were accredited while I attended. They told me it did n't matter. In order to apply for another college I am required to provide a sealed transcript from XXXX. XXXX is now closed and my records are somewhere and I am getting the run around in trying to access them. Due to all the negative publicity in regard to XXXX XXXX and the fact that they closed, my degree is useless which is very frustrating to me because I made the XXXX list and XXXX list several times and graduated with a XXXX GPA. I have now been forced to work for myself. I started a XXXX business and I still can not make enough money to pay on this private loan through XXXX XXXX or my federal student loans. Interest is accruing which is very frustrating to me. My federal loans are over {\$30000.00} for an XXXX degree that once again is useless.	1651716
11/11/15	False statements or representation	I have filed several complaints to this company and they insist on charging the wrong amount. It 's a healthcare debt for which my insurance has guaranteed I do not owe as much as the debt collection agency says I owe. The debt collection agency says the health insurance does n't cover it, which does n't make sense because the health insurance says that I do. I am unsure what road I should take now	1650906
11/11/15	Cont'd attempts collect debt not owed	The company TSI/XXXX changed the open dates on XXXX debts XXXX of them where medical and paid through medical assistance to XXXX hospital the open dates where changed to XX/XX/XXXX which is impossible for me to have gone to XXXX since it was bought out in XX/XX/XXXX the other is issue is XXXX which was openedopened a little over 7 years ago but the date was changed to XX/XX/XXXX	1650468
11/10/15	Dealing with my lender or servicer	I attended XXXX university online based out of XXXX, florida which is now closed I believe. I have XXXX loans through university accounting services or UAS, which was formerly XXXX. XXXX of the loans was reduced due to school being bought, filing bankruptcy and the other never was. im being told and I think that I should not be held responsible and have to pay for these loans and have them reported to my and cosigners credit as my degree is not considered valid and I can not or have not obtained a job in the field I so called graduated in. please help. I also have my federal loans deferred while waiting on the courts decisions on loans being discharged due to the school being a horrible school and no validity with the degree or classes I took.	1650270
11/10/15	Can't repay my loan	In reaction to a previous ruling by the CFPB, i stopped payment to XXXX XXXX Services. However, they responded by selling my loan to UAS (University Accounting Service, LLC). It was to my understanding that anyone that a genesis loan was sold to, must obey the same stipulations that were set forth in the previous agreement. On a further note, on XXXX XXXX, 2015 a federal judge ruled in saying that XXXX are solely responsible for any outstanding XXXX Loans, and that the students are not. UAS has now threatened to send my accounts to collections, as well as report my nonpayment to the credit bureaus. I am disputing both of these actions, and also arguing my defense to repayment.	1649679
11/10/15	Communication tactics	They call before XXXX XXXX and frequently during a day without leaving any messages. I asked several times to not call me but it did not work. They claim that they are debt collector but their information is wrong. When called back operator asked me for my personal information ; I hang up without disclosing anything. Their numer on caller ID is (XXXX) XXXX, and the displayed name is " Maryland ". Automated voice does not pronounce company name clearly enough : " ... World system Incorporated ".	1648153
11/9/15	Disclosure verification of debt	I was never notified of this debt before it was placed on my credit report. I received no notification of any kind. The first I knew of this debt was when the collection companyplaced it on my credit report. If I had received any notification I could of paid it (which I have) I do not think it is ethical or fair to place something on by credit report without ever sending me anything requesting payment.	1646269

Date received	Issue	Consumer complaint narrative	Complaint ID
11/9/15	Cont'd attempts collect debt not owed	<p>Transworld Systems INC, a debt collector reported that I was delinquent even after I made payment of complete agreed upon amount towards settlement. Transworld Systems INC had confirmed that they will not report if I make the full settlement payment. After I called and informed they corrected their reporting error , but the harm was done by then in terms of incorrect reporting to Credit Bureau 's resulting in my lower score for the month XX/XX/XXXX.</p> <p>I would appreciate if corrective actions are taken before incorrect report is sent to credit bureau 's.</p> <p>XXXX XXXX</p>	1646658
11/7/15	Cont'd attempts collect debt not owed	Transworld Systems Inc. is trying to collect a debt I do not owe from their client XXXX in XXXX Texas XXXX. I NEVER signed any documents, never received any copies of my signature of a membership due to the membership being a gift from my mom. Because of a gift, I owe XXXX and do not wish to pay the amount due to something I never signed up for. I want this disputed and off my credit report. Every document has my mothers signature, Please talk with this company and remove me off the list and all lists. Thankyou	1645012
11/6/15	Dealing with my lender or servicer	I took approximately {\$50000.00} in a combination of Federal and private student loans from XX/XX/XXXX to XX/XX/XXXX for XXXX separate stints in school. These were consolidated by XXXX XXXX and transferred to the XXXX. The XXXX transferred the loans to Trans World Systems. Since the transfer to Trans World the balance has ballooned to over {\$92000.00} and no settlement will be considered. Upon contacting Trans World I receive lie after lie and misinformation after misinformation. I was originally told that the loan would be available for negotiation and settlement in 90 days, then told that it would be 6 months. Upon calling them today I was told that there was no negotiation and that they were shopping for someone else to buy the loan and they had no idea if they would be open to a settlement. Exactly the opposite of what they said both 6 months and 90 days ago. No one could provide an APR or repayment terms. Trans World Systems is nothing but a band of liars and cheats who use unfair and illegal collection practices to dupe the unknowing into trusting their word.	1642879
11/6/15	Can't repay my loan	XXXX UniversityXXXX XXXXI was a University student that began my education XX/XX/XXXX. After taking a break XX/XX/XXXX because of work, I restarted XX/XX/XXXX and was told I had to get a XXXX loan to get started again. NEVER was I told that I was going to have to make payments while in school. NEVER was I told that the interest rate was going to be 8 %. They say I did n't qualify for funding but yet I did before and I did afterwards so it was very strange to me that I had to get a higher interest rate loan from a 3rd party. XXXX was the only option that was given to me at the time. I have been paying on this loan for 3 years and have missed only XXXX payment which was the XXXX payment because I did n't know that I had to start paying on it while in school. It has been a struggle for me to pay for my federal loans and my private XXXX loan at the same time. My loan was then sold to UAS XX/XX/XXXX this year. I do n't feel the practices that XXXX performed were in my best interest financially but what choice did I have. My loan was for roughly XXXX. This loan was necessary for me to complete the program that I was involved in so doing it was necessary and they knew that. If I did n't take out the loan, than I had school loans for roughly XXXX with nothing to show for it.	1643528
11/5/15	Can't repay my loan	I was attending the XXXX college XXXX and i have a genesis loan and i would like to know if they were included in the CFPB settlement	1641612
11/3/15	Dealing with my lender or servicer	I am currently paying on a high interest loan for an education from XXXX XXXX XXXX XXXX Illinois that is not worth putting on a resume because of all the legal matters going on with fraud and passing students just to push them through. Even XXXX XXXX and XXXX XXXX tell people to stay away and do n't enroll in these colleges	1638232
11/2/15	Cont'd attempts collect debt not owed	i have XXXX and for some reason they are trying to charge me with an ER visit which should be cover by my insurance.	1635668
11/1/15	Cont'd attempts collect debt not owed	I continue to receive threatening letters from Transworld Systems in spite of the facts that:1. The debt was paid by check which was cashed on XXXX XXXX, 2015 ; 2. I telephoned Transworld Systems on XXXX XXXX, 2015 at XXXX PST and informed XXXX XXXX that the debt had been paid. She assured me the threatening letters would stop but I received yet another on XXXX XXXX, 2015.	1634670
10/30/15	Improper contact or sharing of info	After first reviewing my credit report in XXXX of 2015, I noticed a " delinquent " statement for TSI/XXXX. I was unsure of what it could be as I was never notified of any past due bills via mail, telephone, courier, etc. I had never known of any past due balances, let alone any past due balances to a company name TSI/XXXX. It was not until I investigated further with a credit report that it was in fact a medical provider " Shadow Emergency Physicians " that claimed that I had a balance and they sent the balance to Transworld Systems Inc . Neither XXXX or Transworld Systems Inc. have EVER made contact with me or any attempts to collect debt (to this day, XXXX XXXX, 2015). This claim has played an extremely negative effect on my credit score and, as a young adult, I require assistance in disputing and resolving this issue as promptly as possible.	1632881

Date received	Issue	Consumer complaint narrative	Complaint ID
10/28/15	Cont'd attempts collect debt not owed	<p>On XXXX/XXXX/15 I was Notified that My husband owed {\$1600.00} to Transworld Systems Inc for a medical Debt from XXXX XXXX XXXX. I called them and was able to get any information regarding the account other than I owed them. I called XXXX and they said that I only owed {\$580.00} and I have to pay it to the Collection Company. So on XXXX/XXXX/15 I Paid the {\$580.00} to Transworld System INC. They still stated that I owed {\$1000.00}. I told them that no My insurance has settled with XXXX town they said that they would have to send a request for the information from roop town to have the adjustment. So Once the payment was made I asked that Transworld when I would be receiving a receipt. They told me that It would take 30days to issue a receipt for payment. I then Asked If I could be emailed or faxed it they told me no they do n't do that. So on XXXX/XXXX/15 I called to see if it had back to Transwold because the debt was still showing up on my husbands credit report. So I called both XXXX and Transworld and neither had talked to each other XXXX still was not notified of me making my {\$580.00} Payment to Transworld and Transworld Still had no information about the insurance adjustment. Being that We are in the middle of trying to closed escrow on a home I let them both know that I needed them to communicate with each other and get this clear. Both Said that they have sent a request over for information but nothing has been sent back. I have called every day since (mom-Fri) and tried to get this issue cleared and as of today XXXX/XXXX/15 Transworld has closed the account but still say I owe {\$1000.00} and have yet to notify XXXX XXXX that I paid {\$580.00} to them. So XXXX still say I owe {\$580.00}. At this time we have had to extend the closing date once due to not being able to get this account closed with a {\$0.00} balance. I have requested a receipt several time and TransWorld has yet to give it to me.. They faxed my Loan Officer a Letter yesterday stating that I still owed \$ XXXX. But no receipt for the payment of {\$580.00}. When I call they say the account has been closed. I feel as if they are holding us hostage. We are currently living in a motel since we where expected to move in to our new home on XXXX/XXXX/15 and had to be out of our current home on XXXX/XXXX/15. All of this due to them being not willing to communicate with the original creditor to clear up the situation. I have offered to send them the information but Transworld was un willing to take it. I am very frustrated and feel very upset and Do n't want to see this happen to others.</p>	1629407
10/27/15	Cont'd attempts collect debt not owed	<p>Dear Office of Transworld Systems Inc., I am writing in response to your letters dated XXXX XXXX, 2015, (copies enclosed) as I disagree with the account balances that your office has purchased.</p> <p>This is the first I've heard from you, therefore, in accordance with the Fair Debt Collection Practices Act, Section 809 (b) : Validating Debts : (b) If the consumer notifies the debt collector in writing within the XXXX-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.</p> <p>I respectfully request that you provide me with the following information : * (1) the amount of the debt ; * (2) the name of the creditor to whom the debt is owed ; * (3) Provide a verification or copy of any judgment (if applicable) ; * (4) Proof that you are licensed to collect debts in XXXX (5) Statute of limitations and how your office has determined if the amount are under or past the statute of limitations and for which state.</p>	1626152
10/27/15	Can't repay my loan	My son attended XXXX College in XXXX XXXX from XX/XX/XXXX up to its closure XX/XX/XXXX. I co-signed with him on a XXXX Education Loan. The XXXX Loan has been transferred to the University Accounting Service, LLC. The outstanding amount is about {\$9000.00}. My son did not finish his studies at XXXX College and we believe XXXX and XXXX misrepresented their academic programs by coercing my son into applying for federal and private loans, and false promises of lucrative employment after graduation.	1627200
10/27/15	Dealing with my lender or servicer	The balance of this loan from XXXX XXXX XXXX of XXXX, XXXX, was discharged as part of a chapter XXXX bankruptcy, and is reflected as XXXX balance on my credit report. I received a letter from Trans World Systems of XXXX, XXXX, stating that the balance of the loan is now with their agency for collection, and the want the balance in full, with and almost {\$800.00} fee. I believe this is fraudulent. In the letter they sent, there is no phone number to call, and the website they list requires information to log in that was not included. The letter states that if they do not hear from me in 30 days, that they assume the debt is valid and will pursue collection. I doubt the validity of this letter, the company, and their access to information which is no longer valid.	1626940
10/27/15	Cont'd attempts collect debt not owed	Transworld Systems keeps trying to collect debts for the City of XXXX XXXX on a car that I do not own, I have never been to XXXX XXXX.	1626271
10/27/15	Cont'd attempts collect debt not owed	We owed XXXX XXXX dollars, we sent them the payment and the check was cashed. The collection company TRANSWORLD SYSTEMS INC, is still sending the collection letters. I tried to contact them by phone and their web site and they do not respond. This is an abuse and I am afraid that they can ruin my credit for something I have already paid	1626555

Date received	Issue	Consumer complaint narrative	Complaint ID
10/26/15	Cont'd attempts collect debt not owed	Continued calls and voice-mails everyday for a debt that does not belong to anyone in my house. I have called them back and told them they have the wrong number many times but they continue to call.	1625466
10/26/15	Communication tactics	Transworld Systems Inc., sent a collection notice of an overpayment from FL. XXXX, (Unemployment). # 1, they had wrong address, (no Apt . #) so I received this I do n't no how late. # 2, my main complaint, I called the number on the envelope (XXXX). I was finally told they did n't have my account number, which was on the letter in their system and call (XXXX) after 10 minutes, I was told to call (XXXX), after a couple of sales pitches, I was again told it was n't in the system, (mind you, I am only trying to pay a debt!), I finally got in touch with an associate, that found it, but, was told I had to call, you got it, (XXXX!). I tried this circle again, and after over an hour got nowhere.	1625241
10/26/15	Communication tactics	Unceasing contacts from XXXX different 'collection agencies ', from XXXX different phone numbers. Calling my office (number provided), my cell, have called my spouse at work, my inlaws on home and cell, my father in New Yourk, and sister-in-law in New York. They identify themselves, but refuse to say who they are calling on behalf of unless I affirmatively identify myself with SS #, date of birth, or some other 'personal ' information. Tried once to get them to stop after they got to my wife at work, but insisted on my affirmative identification in order to 'change my contact information '. Calls from second number/company seeking 'employment verification ' for me. The call to my father got a little further, as he and I have the same name ... so when asked, he 'identified ' himslf by name and they did tell him what it was for and for how much. My office assistant has to field these calls daily, and that is embarassing as well.	1625503
10/24/15	Communication tactics	Frequent calls at my place of employment and told them to not call my job as I could lose my job. They will not give me any information on why they are calling.	1623374
10/23/15	Disclosure verification of debt	I have tried repeatedly to contact trans world systems on XXXX to figure out why a medical debt for {\$51.00} is showing on my credit report and I follow the prompts (1 for english and so on). It asks me to enter my ss # and then I 'll be transferred to an agent. Each time I do and then the line just hangs up!	1621708
10/22/15	Cont'd attempts collect debt not owed	XXXX is billing me for service at a home that never had XXXX service in it 's history. When calling XXXX XXXX, they do not know what I 'm talking about as they have no information for service at this address, yet they have notified the credit bureaus as an unpaid debt. Bottom Line - XXXX can bill every address in country and make everyone pay {\$200.00} just to get it removed from their credit reports and they make the dispute process extremely difficult	1620236
10/21/15	Cont'd attempts collect debt not owed	I called XXXX in XXXX 2010 that I wish to discontinue my service. They told me they would send me a box to return the receiver. A couple of months passed and I never received an authorization to return the receiver and I did not use my XXXX service after XXXX/XXXX/2010 since they told me I was paid up through that date. They began calling me to collect in XXXX 2010 and I will not pay the {\$180.00} balance since I do not owe it. They have reported this on my credit. I need this taken off since I do not owe it.	1618538
10/21/15	Cont'd attempts collect debt not owed	I checked with XXXX There is no record of me owing this money. I contacted Transworld Systems to clear up the matter. They failed to give me any details about the bill and abruptly disconnected the phone call.	1618742

Date received	Issue	Consumer complaint narrative	Complaint ID
10/21/15	Disclosure verification of debt	<p>This complaint is about Transworld Systems. I had several accounts with XXXX XXXX. physicians, XXXX. I paid off all of them ... but one. I honestly did not know I had an outstanding bill. I thought the bill was paid in full but it was not and it went to collections. I received two weeks ago a mailed statement by Transworld Systems for the XXXX XXXX balance. {\$1200.00}. I tried to call and set up affordable payments and get due dates to Transworld but when I called they could not find my acct. information by name, number, SSN. I had tried several times to get them payment. Since I was not successful by phone I used the mailed statement from Transworld and set up an account online using the website, registration code and directions they provided to me in that statement. I set up my profile and logged in. I was going to make a payment to them but logged out since they did not take the only form of major credit card that I have. Today, I tried to log back in to their website so that I could contact them and I have not been able to access my account. When I try and log in my user ID and Password SEEM to work but my verification question answers do not. The screen tells me messages that my SSN is wrong or my telephone number information is wrong. That is not the case since they worked before. I really think that log in is a kind of dummy acct so that they can initially get more information or it is just a scam or they lock it once they have your information. The contact telephone number they provide to reach them for log in help on verification screen does not even work! I called another number from the statement and I finally got a representative and he had my information this time. I was told by him that he ca n't give me any information about my account besides the balance I owe until according to the rep. that I " Go to XXXX and get a prepaid Visa or XXXX to pay my bill only then (they) Transworld, XXXX XXXX (sp) the rep. can set up payments and give me my acct. access online to pay my debt! They asked for a full amount. I said I can do payments and I will mail a check and that is when the rep. had told me to go to XXXX for the PrePaid Visa card and then once I have it to call him back ; he would be there till XXXX XXXX. He was polite. I told him I do not live near any XXXX ... frustrated I ended the call. Why do they make it difficult!!!! They want all my information but wo n't give me information, they want the full balance due on my medical bill. I ca n't pay online, they do n't take my brand of major US credit card and they do n't want me to write a personal check- the statement states that I can send a check! So that is what I am going to do and for the amount that I can send. What more can I do? I am more than glad to pay for my outstanding debt but I just ca n't get seem to get them my money. Why do they need to make it hard for me to pay them! I even tried to speak with the original debtor, XXXX XXXX to confirm that Transworld is really legit. Transworld seems disorganized and scam like. I asked if XXXX could retrieve it from Transworld (since they take my credit card) and they said no. Do either company really want my money? Transworld communications feels like a scam. Bad service and bad business practices by Transworld Systems, (XXXX) XXXX. I contacted THEM to make a payment. Again, why be so difficult. Two weeks dealing with this so far ...</p>	1618956
10/21/15	Communication tactics	<p>Transworld Systems sent me a letter indicating they collecting a medical bill debt. I believe I have paid this bill and attempted to call their customer service number multiple time. There is no answer -- only a strange message about an extension number. I logged on to their website only to find there is no way to dispute this debt on the website. They provide the same phone number described earlier.</p> <p>This also happened to me in XXXX 2014. I still have that issue on my credit report.</p> <p>This company makes it difficult or impossible to contact them.</p>	1618593
10/20/15	Can't repay my loan	<p>The name and location of the school I attended during the time I borrowed the private student loan in question : The Ohio XXXX University, XXXX, OH.</p> <p>The issue at hand : The current situation I am facing surrounds National Collegiate Trust (NCT) and their attempts to collect on a series of private student loans totaling more than {\$30000.00} that they can not provide any information to me about. NCT has recently filed suit in my hometown court of common pleas (XXXX County, Ohio) with regard to this matter and I do not know who to turn to since lawyers in my region will not get involved in student loan consumer disputes. I was actually told that these situations do not bring them any money in fees, they are an uphill battle to wage and they simply are n't worth the time. I have a real legal situation here where I am being harassed (as well as my co-signer father who filed for bankruptcy a few years ago) for payment and I have no way of remedying this situation on my own. NCT refuses to cooperate with me at any step along the way and I deserve a chance to validate this debt and act accordingly. I do not know who owns the loans in question, who services them, or who is able to collect payment on them. NCT has previously informed me that they occupy none of these rolesthat they purchased loans in bulk and can not provide detailed information on individual disbursements. Please help.</p>	1615171
10/19/15	Cont'd attempts collect debt not owed	My aunt took out a utility contract with my name and social without my permission. I was a college student in Ohio at the time these charges were accrued, and had no knowledge of it until I started receiving collections bills at my Ohio address. I have proof of my address and the collections bills that were mailed to me.	1613908
10/18/15	Disclosure verification of debt	I pulled my credit report and noticed that Transworld System was reporting on my credit report, I never received an early warning notice, I sent a notice to them letting them know that I never received an early warning notice and how can they place it on my credit report and also I sent a follow up letter for them to validate the debt, they never sent anything and they had the debt removed and then replaced it on my credit report 2 months later without no notice at all.	1612573

Date received	Issue	Consumer complaint narrative	Complaint ID
10/18/15	Dealing with my lender or servicer	<p>This is the private portion of my student loans to attend XXXX College in XX/XX/XXXX. There is XXXX issues with this so called debt. First I have never been able to get a job due to the lack of the proper training. This is the same reason that XXXX College was shut down. I disputed this debt with new collection company in XX/XX/XXXX. Under the Fair Credit Reporting Act they are required to send me the original contract. Instead of sending the original contract they sent me a contract with no signatures, the wrong address, and a lot of other missing info.</p> <p>The second reason I do n't feel I owe this debt is in XX/XX/XXXX I XXXX. All my federal student loans have been dismissed by the government and this loan should follow suit, but typical of a greedy corporation they want me to pay for a bogus degree that I ca n't even get a job with.</p>	1612612
10/16/15	Can't repay my loan	<p>I work at a XXXX, when presented with an opportunity to further my education and advance in my department in 2006 I enrolled in a XXXX college in XXXX XXXX, CA to do so. I applied for what I understood to be a Federal Loan via the internet in order to support my self, wife and (at the time) XXXX children. While in the program I would not be able to work as many hours in order to attend school and would have XXXX to perform. Unable to finish the program due to a medical condition with XXXX I was forced to return to my previous position and lacking the ability to repay the loan properly. My family has since after a very long and hard decision filed personal bankruptcy two years ago attempting to make a fresh start and going back to what we thought was ground zero. We now find ourselves below zero with the current garnishment from XXXX XXXX XXXX XXXX. I was first made aware of the garnishment as I received papers from my HR department notifying me of the garnishment. The papers were never received by myself at my place of residence nor was I personally contacted by XXXX XXXX XXXX XXXX and XXXX in an attempt to negotiate with us. The impending garnishment on my check will in fact force us to move as my income pays our rent for myself, wife and now XXXX children. Only any additional money my wife makes puts food on the table, gas and utilities etc. We consider ourselves responsible people and arrived at the decision of our personal bankruptcy very arduously and after a great prayer and consideration. Only after discovering the loan with XXXX XXXX XXXX XXXX was NOT Federal and that there is seeming absolutely no recourse as a consumer we are simply at a loss. I feel we will be in indentured servitude for the unforeseeable future as we have explored any number avenues with no foreseeable avenue for a solution. My mother lives locally and is reaching an age where she will need care limiting our options of moving to a less expensive area of the county, in addition I am reluctant to leave my current employment as it has excellent medical benefits and my children as well as my wife have immediate medical needs which our plan covers completely. My child is enrolled in resource at her school with a XXXX and i am reluctant to changer her environment as well thinking of her future. If I were to loose medical it would be disastrous. I am simply at a loss and need help. I am not one to evade responability but feel not all of the lending practices exercised here were forthcoming and upfront or conducted properly. I ask for your scrutiny in this situation as I have already sought legal help which again was fruitless. Thank you for your time and consideration.</p>	1610296
10/15/15	Cont'd attempts collect debt not owed	<p>I moved from XXXX XX/XX/XXXX to XXXX. I lived in XXXX from XX/XX/XXXX to XX/XX/XXXX. I had all of my services turned off at my old residence in Alabama after moving XX/XX/XXXX. XX/XX/XXXX, I was contacted by a debt collection agency Transworld Systems , Inc. stating they purchased debt from XXXX XXXX XXXX in the amount of {\$160.00} that was dated from XX/XX/XXXX until XX/XX/XXXX. I explained that I did not live there during that time, as I moved to XXXX. They were rude and continued to harass me stating that this is my debt and I was obligated to pay. They began to call my cell phone incessantly and then found my home phone number and began to do the same. When I continued to insist that I did not owe the debt, they stated if I could prove I did not owe it, they would stop harassing me. So, I sent them proof that I had services in XXXX in the form of a letter from XXXX noting when I started service in XXXX and when that service ended, i.e. XX/XX/XXXX until XX/XX/XXXX. I thought that would stop the harassment, but it has not. They are now sending me letters stating that I needed to settle a debt I do not owe. The letter indicates that they are monitoring my credit to see when an inquiry is made. The letter uses intimidation tactics and states, " We hope that you are now in a better position to pay the above account (s) . ". I do n't owe money to XXXX XXXX XXXX or Transworld, and I am not obligated to pay for services I did not receive. They are invading my privacy and utilizing my personal identifying information unlawfully by monitoring my credit actions and possibly lowering my credit worthiness by suggesting I am severely delinquent for a debt I do not owe. Your assistance in this matter is greatly appreciated. Please see the attached documentation.</p>	1608973
10/15/15	Dealing with my lender or servicer	<p>This is a follow-up to a previous complaint against UASXXXX. They asked you for 45 days to investigate, but they have turned the account over to a collection agency and ruined my daughter 's credit and mine as co-signer. She graduated XXXX, 2015. She has a 6 month grace period. She is not working. She has no income. I have no income. We are destitute. Life really has no meaning.</p>	1607652
10/14/15	Cont'd attempts collect debt not owed	<p>Lawn service plan was expired on XXXX properties, but XXXX, decided to continue, so after I received the invoice I disputed them.</p> <p>After they had instructed TRANSWORLD SYSTEMS INC to collect payment. I reluctantly made payments for both properties, but still do date they are sending me letters indicated that I still owe them.</p>	1605821

Date received	Issue	Consumer complaint narrative	Complaint ID
10/12/15	Disclosure verification of debt	I have received phone calls from a person who would not identify themselves saying they were with a company called Trans World Systems. All they would disclose was that this was about a personal business matter. I asked them three times what it was in reference to and they said they would disclose that later on. I responded if you do not disclose what this is about then I will hang up, they would not so I hung up. The phone calls came on XXXX/XXXX/2015 at XXXX two days after I had XXXX which impeded my recovery. The other call came on XXXX/XXXX/2015 at XXXX. This company has an address of XXXX XXXX XXXX in XXXX, TX XXXX. The number that they call from is XXXX is not even a registered number. The XXXX that is given to them XXXX is registered to a XXXX XXXX XXXX XXXX XXXX XXXX XXXX XXXX, Tx XXXX. The other number XXXX is actually registered to the company.	1602703
10/12/15	Dealing with my lender or servicer	XX/XX/XXXX I was supposed to be put into a program to help bring my XXXX XXXX account. The company is Transworld Systems Inc. I began these payments of {\$5.00} per month every month until XX/XX/XXXX. I did n't receive any communication from them advising that I broken my payment arrangement until they began garnishing my wages XX/XX/XXXX at which I contacted them and spoke with a representative by the name of XXXX who stated that she could put me back into my agreement and that the payment that I made at the beginning of XXXX for XXXX had to be made within the month of XXXX because it was going to be last payment. She went over my financials and put me back into the rehabilitation program but stated that I had to make XXXX consecutive payments, sign the agreement to send it back. She backdated all of the payments so I already the XXXX consecutive payments but that I had to sign the affordable agreement before the client would be able to suspend the garnishment. I got that agreement on on or about XXXX and not only signed it but I faxed it and mailed it to Transworld Systems Inc. I called them several times to make sure that the paperwork was received and each representative that I spoke gave me a different response. I spoke with a supervisor by the name of XXXX when I made the XX/XX/XXXX and she assured me that everything was good and that all needed to do was make sure that I sent the agreement back to them to send over to their client. I made a payment on XXXX in the amount of {\$5.00}. I got an email on XX/XX/XXXX stating that I did n't make my payment for XXXX. I called and spoke with a representative from Transworld Systems and she stated that she could see that I had made the payment and that I did n't have another payment due until XXXX. On Monday I called to see if they had sent the agreement to their client to have my garnishment suspended and I was told that a supervisor was going to do that and that they would call me if there was a problem. On XX/XX/XXXX, I called and spoke with someone else who advised that she was going to have her supervisor expedite the request over the their client. I called on XXXX to check the status of their clients response to the garnishment suspension, I spoke with a representative by the name of XXXX XXXX who informed that I had broken the agreement which was news to me considering I had spoke with a representative on Monday and Wednesday of the previous week and the neither XXXX of them had informed me of this. She also stated that they had to re-enroll back into the program and that I would need to sign another agreement, and that they were going to contact their client about getting the garnishment suspended again. This company is very unorganized and no one seems to know what is going on with my account but they are garnishing my wages while I 'm making payments. This is very frustrating and causing my bills to get further behind. I am a single mother of XXXX and due to the stress of having to deal with a company that apparently does n't notate their system very well I 'm being punished and their client is being given incorrect information in regards to my account. I really need to help in clearing up this account.	1602848
10/10/15	Cont'd attempts collect debt not owed	I have now received XXXX letters from the Transworld Systems INC located at XXXX XXXX XXXX. XXXX, PA XXXX regarding something that I paid off 20 days ago. I am annoyed and frustrated that I am continuing to receive these letters even though I have confirmation from the company, XXXX, that I have paid off everything and that my remaining balance is XXXX. Please help me to resolve this issue. As a tax-paying citizen of the United States, I do not enjoy being harassed by companies that are preventing me from experiencing the freedom and liberty as a law-abiding citizen.	1602345
10/7/15	Communication tactics	Trans world systems collection agency called my place of employment and asked for my name. They ask me if I was the person the were looking for and presented me with an unknown date of birth and social security number. When I told them that I was not that person, they ask for HR. I told them to stop calling.	1596651

Date received	Issue	Consumer complaint narrative	Complaint ID
10/7/15	Communication tactics	<p>University Accounting Service, LLC (" UAS " XXXX XXXX https : //www.uaservice.com/) is a student loan servicer . They service my XXXX Loans from the University XXXX XXXX XXXX.</p> <p>UAS brings up the same screen every time I log into my online account. The screen gives a statement in legal jargon. Then there are two choices : " I agree with this statement " or " I do not agree with this statement. " The default is " I agree with this statement. " The statement effectively amounts to a waiver of an important consumer protection right -- the right to have correspondence with debt collectors in writing.</p> <p>There are two problems. First, the method of asking this question in itself is an abusive act and practice under the meaning of XXXX XXXX XXXX. Second, the fact that UAS asks me the same question every time I log in is a harassing tactic.</p> <p>This is an abusive act or practice under XXXX XXXX XXXX in the sense that it takes unreasonable advantage of consumer misunderstanding. The statement is provided in a way to trick consumers into agreeing to the waiver. It utilizes consumer inertia by making the default that they agree. It also utilizes consumer misunderstanding, because most people are used to mindlessly clicking I agree for online legalese and fine print such as for the changes in XXXX terms and conditions that occur every other week. By repeatedly asking the question and making consumers answer more than once, the strategy clearly intends to prey on inattentive consumers who accidentally make a mistake once.</p> <p>This is also a tactic designed to harass me into accepting a waiver of my consumer protection rights related to debt collection. Once I answer that I do not agree with the statement, UAS should never ask me again. Not only do they continue to ask me, but they also give me no option to tell them to stop asking me.</p>	1597542
10/6/15	Cont'd attempts collect debt not owed	Received a collections letter on XX/XX/XXXX from debt supposedly owed from XX/XX/XXXX. Never once have I received any outstanding charges notification prior to this letter . On top of that never once have I stepped into any one of the buildings of this company.	1596153
10/6/15	Cont'd attempts collect debt not owed	<p>Three weeks ago I was contacted by XXXX c/o Transworld Systems , Inc. regarding a school loan debt. I informed them they had the wrong individual and gave them my information which did not match what they had for the debtor . Just this morning my employer notified me the company is trying to garnish my wages even though the social and address of the debtor does not match. They also gave my employer the other ladies social and personal information. I have been stressed out all morning this company has been harassing my employer and myself and they do not have the correct individual. They have asked my employer for my social and what I make etc.</p> <p>I filed a complaint with the Attorney Generals office who sent a letter to the company a few weeks ago and the company responded saying they had no clue who I was and has no collection acct. for me however, they sent my employer a letter stating that they needed to garnish XXXX % of my income.</p>	1595186
10/4/15	Dealing with my lender or servicer	The school was charged with fraudulent practices in obtaining student loans. The student loan amount was reduced. The company that held the student loan agreed to an income based repayment as the student did not have a job. The company that held the loan sold/transferred the loan to another company. The new company sent multiple statements to the borrower and the cosigner with differing amounts due, requesting remittance to names of companies, but with the same address. Both the borrower and the cosigner tried to reach the company by phone, but could not reach an agent. Both the borrower and the cosigner attempted to contact the company on-line but could not reach an agent and no response was given to emails. The cosigner sent payment for the amount agreed upon in the income based repayment agreement with copies of the agreement. The new company did not acknowledge, though the check was cashed. The new company sent multiple past due notices to the borrower and the cosigner. Both the borrower and the cosigner again attempted to reach the company by phone but could not reach an agent. The cosigner sent a certified letter on behalf of both the borrower and herself asking that the company make contact and communicate about this confusion. The return receipt came back showing that the letter was recieved by the company and signed by an agent of the company. Neither the borrower or the cosigner recieved phone call, email or letter in response. The company again sent past due notices to the cosigner and the borrower, this time with also with differing amounts compared to previous statements. The borrower and the cosigner informed the company in the certified letter that without clarification and communication from the company, no further monies would be sent.	1591922
10/3/15	Cont'd attempts collect debt not owed	Transworld has called my home XXXX times for my mother, despite being told she does not live with me. The calls occurred XXXX/XXXX/15, XXXX/XXXX/15, and today, XXXX/XXXX/15. Today (XXXX/XXXX/15) the call came in at XXXX this morning waking up my children. The number they call from is XXXX.	1591638

Date received	Issue	Consumer complaint narrative	Complaint ID
9/30/15	Improper contact or sharing of info	<p>I received an email from the payroll department at where I work and they told me : -- -- -- -- Forwarded message -- -- -- -- From : XXXX XXXX : Tuesday, XX/XX/2015Subject : Request to speak with the payroll department about an employeeTo : XXXX XXXX, Got a call for you from the below company. They were trying to get funds garnished from your wages with the firm. I told them you were a XXXX and they said they will do a Release in Doubt. Not sure what the heck this is but thought you should know. XXXX XXXXTrans World Systems (debt collector) Ref # XXXX have no knowledge of a debt to Trans World Systems. They threatened to do a wage garnishment when they have not sued me nor do they have a judgment.</p> <p>This is illegal, deceptive and contacting 3rd parties about some debt and claiming that they will do a wage garnishment is completely illegal They need to be investigated.</p>	1586684
9/24/15	Communication tactics	<p>I actually never once received a bill from either the medical company or the debt collector. I only found the bill myself when I was purchasing a home and it was on my credit report. I called about XXXX numbers before I found XXXX working service. I paid the bill because I dont want it on my credit, but I never received a bill or phone call from either company. I had moved during the time of service XX/XX/XXXX until now XX/XX/XXXX but had my mail forwarded each time. I would have received communication had they called or sent the bill. This hospital had several bill for me during this time and never sent a bill to me for any of them. I now have to have this on my credit because the debtors wont take it off even though I never recieved anything for it and tracked it down myself and paid it!</p>	1579039
9/23/15	Cont'd attempts collect debt not owed	<p>I was injured in a fall at home on XXXX/XXXX/2015. I went to XXXX XXXX Hospital in XXXX XXXX XXXX and was treated in the XXXX. About a week later my wife and I traveled to XXXX where we spend XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX. Apparently during this time period XXXX XXXX XXXX XXXX sent a bill to our home address asking us to pay {\$57.00}. We never received this bill/statement eve though our mail was forwarded to our XXXX XXXX XXXX XXXX XXXX XXXX. On XXXX/XXXX/2015 we received a phone call from TRANSWORLD SYSTEMS INC. advising that they were a debt collection agency and we needed to pay this bill. They were given valid credit card information to pay the entire {\$57.00} and we were provided authorization number XXXX from TRANSWORLD SYSTEMS INC and promised a letter to follow saying the matter had been handled. On XXXX/XXXX/2015 AT XXXX we received a call from a male voice saying he was with TRANSWORLD and that this bill for {\$57.00} needed to be paid as they were a collection agency. When I asked the caller for more information, he became upset and said he 'd mail us the demand and then he hung up. I called back to TRANSWORLD three times immediately. Each time after identifying myself and providing the account number we had been provided I was abruptly disconnected by the TRANSWORLD employee. On the fourth call to TRANSWORLD a female identifying herself as XXXX XXXX listened to the information we had, i.e. the bill had been paid by credit card 11 days previous, we had not received the confirmation letter via mail, and I provided the authorization number received from TRANSWORLD. XXXX XXXX said that their system did not show any payment or credit card information. XXXX did check with her supervisor, XXXX XXXX and eventually came back on the line to say that TRANSWORLD has been having computer problems, and " employee problems " and requested that we pay the bill again. Again our credit card information was provided and again we were given a second conformation number from TRANSWORLD. I requested that TRANSWORLD send a letter to each credit reporting bureau explaining TRANSWORLD 's error and was advised that a letter would not be necessary as our credit ratings had not been damaged.</p>	1576431
9/23/15	False statements or representation	<p>The phone number they call from is XXXX. They have said that their names are XXXX XXXX and XXXX XXXX. After pressing them, they then say that they are Transworld and are trying to collect a debt for medical expenses. They start demanding credit card information and social security number for verification purposes (yeah right)</p>	1575773
9/22/15	Cont'd attempts collect debt not owed	<p>A representative from Trans World Systems, Inc called my house at XXXX and asked for a XXXX XXXX. Caller Id said Toll Free Caller.The telephone number was XXXX. I told him that there is not XXXX XXXX here. I asked him why he was calling my house and he said to get in contact with XXXX XXXX. I asked if he was a debt collector and he refused to answer me. He told me that he ca n't. I hung up and dialed the number on caller ID. That is when I asked the name of the company. I asked him why he was calling my number and where did he get it? He would n't answer my questions. I told him that he can record this, " DO N'T CALL MY HOUSE ANYMORE. " Then he asked me for the last XXXX of my phone number because he has XXXX numbers on his list ; I think he wanted to record me giving him my number. Obviously, he knew my number because when I asked him if he was a collection agency when I called back and he said he or his company called me looking for XXXX XXXX. Then he asked for my name which I refused to give. First of all, he has no right calling my house about any debt collections because I do n't owe anybody any defaulted debts. And even if I knew the whereabouts of a person, I would not tell them. Collectors answer no questions ; I answer no questions.Let them do their own work.</p>	1574568

Date received	Issue	Consumer complaint narrative	Complaint ID
9/21/15	False statements or representation	A utility bill I had eight years ago was incorrect. It was a bill for the previous tenant that was living in my apartment, but was transferred to me. I disputed this with the gas company, but they quickly sold my debt to creditors. XXXX harrassing letters and several years have elapsed. The debt has not been present on my credit report for at least a year now. Eight years later, the debt has reappeared on my credit report. I have proof that the debt was not listed on my credit report, and then summarily reappeared with a false " from date " of 2013. I was not living in the same state at the time of the false date. The company is listed under XXXX under different names. It is listed as TransWorld XXXX, and TSIXXXX XXXX. XXXX are appearing only for the first time this month.	1571950
9/21/15	Cont'd attempts collect debt not owed	This collection agency is attempting to collect a debt from a company/entity called " XXXX XXXX XXXX. " I am not that company and have never heard from them. I would like this collection agency to stop sending collection notices to my home address concerning this company/entity. The collection agency has also never provide any proof as to how a company called " XXXX " or who they are, owes any money??	1573381
9/21/15	Cont'd attempts collect debt not owed	We owed {\$320.00} to original company (XXXX). After a phone call from them regarding payment, I advised them I never got a bill. I gave them my current address in XXXX. It took three phone calls for THEM to get it correct. By that time they put the debt into collection (Transworld Systems , Inc.) I paid the bill on XXXX XXXX, 2015 after finally getting an invoice from XXXX. On XXXX XXXX, 2015 received a call from debt collector (Transworld Systems XXXX. I advised them that this account had been paid on XXXX XXXX. Transworld said they did not get payment info from XXXX and needed it. So I called XXXX and was told they would send payment info to Transworld. In XXXX, 2015 received call from Transworld again and also XXXX XXXX. I called XXXX and spoke with XXXX and advised of the harrassment from Transworld. She called XXXX and they denied calling me. Today (XXXX XXXX, 2015), I received ANOTHER notice of collection from Transworld Systems , Inc . I again called XXXX and spoke with XXXX regarding notice from Transworld. He advised that my account was paid and he did n't understand why Transworld was sending me a notice. He advised that he would send this complaint to his supervisor and have him/her call Transworld tomorrow (XXXX/XXXX/15). I did advised him that I would be filing a complaint as not only was Transworld Systems Inc. harassing me but XXXX was also at fault for not making proper corrections to my address so I would get the invoice and be able to pay it in a timely manner thus avoiding collections. Address for Transworld Systems , Inc. is : XXXX XXXX XXXX, XXXX XXXX, XXXX, XXXX XXXX. Telephone # XXXX. Address for XXXX is : XXXX XXXX XXXX, XXXX, XXXX XXXX. Phone # is:XXXX. I hope someone can do something about this company (Transworld Systems , Inc) harassing me. This has been more frustrating than recovering from XXXX.	1573136
9/20/15	Dealing with my lender or servicer	I applied for a private student loan for XXXX XXXX XXXX XXXX in XX/XX/XXXX from XXXX (My Rich Uncle), with my father as a cosigner. In XX/XX/XXXX I was informed by a friend that XXXX was bankrupt/out of business. Upon a check of my credit score and further research, I confirmed that not only was XXXX out of business, but the loan it represented was of mine and my parents ' credit reports completely, and I (as well as my parents) was no longer receiving mail from the company. I did not know who to make payments to. Around that time, my family home burned down and we were forced to move several times to several temporary homes and no longer received mail at the prior address. Again, I attempted to find my student loan lender and change my address or figure out who to make payments to, without success. Two years later, I found something new on my credit score, and found out the company XXXX bought out XXXX and I owed {\$6000.00} in past due payments, and {\$32000.00} in interest, bringing my original loan of {\$20000.00} to over {\$50000.00}. They will not work with me at all with the exception of making smaller payments, which just accrue more interest and prolong my loan payout schedule. I am filing a formal complaint against this company for this incredible breach of ethics. I am unable to consolidate my loans at this point due to the high debt-to-income ratio, no banks will even finance me.	1571763

Date received	Issue	Consumer complaint narrative	Complaint ID
9/18/15	Cont'd attempts collect debt not owed	<p>I ordered a pair of sunglasses from XXXX which is a website/store out of XXXX. I paid for the glasses along with the shipping and fees at time of purchase (shipping was {\$0.00} which is stated on the order receipt that I attached below).</p> <p>I now received a notice that I owe XXXX {\$28.00} for Shipping (now {\$32.00} due to interest).</p> <p>I believe that XXXX would owe this debt because as you can see on the attached document of my receipt, it says {\$0.00} for shipping and there is a statement underneath the order that says if I am charged by customs for shipping that they will refund me 100 % (that is implying that that should not happen but just in case it does ...). Also, as you can see at the bottom of the email communication that i attached, I can not get a hold of them because the email gets rejected.</p> <p>As you can see in the attached, I have countless emails (and lots of stress) with this company because they sent me a NON-polarized sunglasses when I ordered a Polarized pair. They kept denying that I bought Polarized ones even though I sent them 'screenshots ' of my receipt that said " POLARIZED " right in the description. I also sent them pics of their live website that reflected the same info. As you can see, they finally realize they were wrong and sent me Polarized lenses to replace in my frames. And now after all that stress I am left with this Shipping issue that is their responsibility because they would 've needed to tell me that I would owe {\$28.00} and have to XXXX them for the refund. Their website should 've stated that I WILL get charged by customs and will need to get a refund (but nothing works that way).</p>	1570371
9/17/15	Disclosure verification of debt	<p>I have a open debt on my credit report with tsi Transworld systems yet I can not get a hold of them with the number listed on my credit report and no one ever answers or returns my messages when I choose that option .Agency Original Creditor Open Date Status Balance TSI/XXXX XXXXXX/XX/XXXXOpen \$ XXXXAccount DetailsLast Reported XX/XX/XXXXCollection Agency TSI/XXXXOriginal Creditor XXXX COLLECTIONSStatus OpenOpened Date XX/XX/XXXXClosed Date -- Responsibility IndividualBalance \$ XXXXHigh Balance \$ XXXXRemarks Placed for collectionCreditor Contact DetailsTRANSWORLD SYSTEMSXXXX XXXX XXXX, XXXX (XXXX) XXXXSee something wrong?</p> <p>Learn more about how to dispute items on your ...</p> <p>I just want it cleared up so I can get a home loan some day and I ca n't even pay it</p>	1569294
9/17/15	Dealing with my lender or servicer	<p>My loan was sold to a private collections company called Transworld. They called and threatened my husband with garnishment of his wages if it was not paid. The loan was made before we were married and therefore it is illegal for them to have done so. When they called him back they denied ever having done so though the call was recorded.</p>	1568381
9/16/15	Cont'd attempts collect debt not owed	<p>XXXX. I had intended to purchase a home warranty through XXXX XXXX with the purchase of my new home. I placed multiple calls to them and had a few conversations with various persons who promptly transferred me on to another person who did not answer. I left many voicemails during the period of XXXX XXXX thru XXXX XXXX. Through continued attempts by pushing option " XXXX ", I was promised return calls and the XXXX I received said my warranty would not cover the issue for one reason or another. At one point they even said someone came out for a second and said there was no drain clean out so it would again not be covered. I was workingfrom home and could not have missed I could not have missed them had they come. Furthermore the drain cleanout is at the front of the home, visible from the road.</p> <p>I had what appeared to be a pool leak. After many many calls they agreed to send out a pool person who was to contact me before coming. I was present at the home but he did not call. He did not look at my pool or at anything besides the pump which was, and still is operating just fine. I have a witness to this encounter.</p> <p>The company left me a message that this also would not be a covered repair as he reported that I had a leak in the solar panel. That is on the roof. He never looked at it. And that my pump had overheated and therefore it would also not be covered. My pump still is working fine. I never reported a pump issue.</p> <p>As I said I made many attempts to discuss the issues but they are obviously not staffed well enough to answer the calls and the person that no one can reach only works til XXXX Pacific time ...</p> <p>I opted not to purchase the warranty due to very poor, dishonest service and contractors. I never bought the warranty. They have attempted to bill me for XXXX and sent XXXX to collections, which is now XXXX. I am now being contacted by Transworld Systems Inc, repeatedly and they have yet to demonstrate that I purchased the warranty.</p>	1566427
9/15/15	Can't repay my loan	<p>I went to University of XXXX in XXXX, Texas. I applied for a student loan in XX/XX/XXXX to help with my finances for school. As years past, it was time to repay the loan. I paid a few payments due to my financial situation. Now, in XX/XX/XXXX National Collegiate Student Loan Trust XXXX filed a lawsuit against me and my co signer. The loan over 4 year old and I notice the information on my credit report was reported incorrectly. When my court date came I told the plaintiff about it and the court date was rescheduled. I 've called this company before my court date and no response. I disputed the information and it was deleted and returned to the original creditor. I would normally received a notice prior to the court date but that did not happen. This is a pain. Today, I received a outdated letter stating " Final Judgement in favor of Plaintiff ".</p>	1564597

Date received	Issue	Consumer complaint narrative	Complaint ID
9/15/15	Dealing with my lender or servicer	School: XXXX, XXXX AZ My student loan was apparently transferred from XXXX to XXXX. I have asked UAS for copies of the signed promissory notes for the XXXX loans held by XXXX. If my loans are owned by XXXX and are being serviced by UAS then they should have the original loan information. They should not be allowed to threaten to report a delinquency to the credit reporting agencies if they cannot provide me with this information.	1566141
9/15/15	Cont'd attempts collect debt not owed	This is a medical bill that I received.I fell at XXXX and got injured they are responsible for the bill not me.i received a letter in the mail today from transworld systems inc XXXX/XXXX/2015 stating that if I do n't pay bill in full they will report to the credit bureaus.i tried contacting the number they provided it rings XXXX times then the line remains open with no one on the other end to speak with	1564817
9/14/15	Cont'd attempts collect debt not owed	Transworld alleges a debt that has never been owed and, even if it were, the statute of limitations would have run more than five years ago. Total fraud.	1562614
9/10/15	Can't repay my loan	I HAVE A PRIVATE LOAN FROM A XXXX I ATTENDED, MY MOM WHO IS NOW RETIRED AND NO INCOME WAS THE CO SIGNER. I AM NOW WORKING ON MY CREDIT AND WAS FORWARDED TO A LAWYER WITH NO PAYMENT OPTIONS. SECOND I DO N'T EVEN HAVE A JOB IN THE FIELD I STUDIED. NEED MORE EXPERIENCE THAN DIPLOMA ACHIEVED	1559012
9/9/15	Disclosure verification of debt	# 1Original bill was with the XXXX, XXXX XXXX XXXX XXXX dated XXXX/XXXX/XXXX and in the amount of {\$280.00}. The account was referred to collections between XXXX & XXXX. # 2Bill for collection was originally assigned to XXXX XXXX XXXX in the amount of {\$280.00} # 3On XXXX XXXX, XXXX I received a notice from XXXX the account was referred to XXXX XXXX XXXX who re-aged the account to the date XXXX/XXXX/XXXX. # 4Due to the age of the debt XXXX original date XXXX/XXXX/XXXX XXXX it had " aged " off of all XXXX Credit Bureau Reports. # XXXX placed the collection back in all XXXX of my Credit Bureau files with re-aged dates : XXXX Date of XXXX delinquency of XXXX placed for collection XXXX date opened XX/XX/XXXXThe above referenced medical bill is a dead account dated XXXX/XXXX/XXXX that had long since aged out of my Credit Bureau Files when XXXX XXXX purchased the bill and then re-aged the account to XXXX/XXXX/XXXX. They then placed it again in all XXXX of my Credit Bureau Reports. This action has fictitiously made it appear to be a newer account resulting in the account now staying in my Credit Bureau files longer than the legal time frame of 7 years. This has had a negative impact on my credit scores resulting in lower scores and denials of credit. I have tried on numerous occasions to reach out to XXXX have this removed from my Credit Bureau files only to be told by them I have to contact the collection agency. I was advised not to contact the collection agency due to the re-aging. Attachments : Copy of bill from XXXX, XXXX XXXX XXXX XXXXCopy of collection letter from XXXX XXXX XXXXCopy of notice from XXXX XXXX XXXX XXXX XXXXCopy of Page XXXX of XXXX dated XXXX/XXXX/XXXX from XXXX showing collectionCopy of Page XXXX of XXXX dated XXXX/XXXX/XXXX from XXXX showing collectionCopy of Page XXXX of XXXX dated XXXX/XXXX/XXXX from XXXX showing collection	1556645
9/9/15	Cont'd attempts collect debt not owed	I was contacted by telephone by a company purporting to be attempting to collect a debt I owed. They would not give me any information about the debt and were demanding that I provide my date of birth and social security number. I am positive that do not have any debts that would be in collection. The phone number for the debt collector was XXXX XXXX XXXX XXXX. The person identified himself as being with Transworld Systems.	1557765
9/9/15	Disclosure verification of debt	Transworld Systems Inc XXXX TSI XXXX., a collection agency (XXXX), has not contacted me regarding a medical debt that this CA is reporting on my consumer credit file. This agency is in violation of the FDCPA for not disclosing my rights to dispute this debt. TSI is in violation of XXXX laws pertaining to reporting " medical debts " to the (XXXX XXXX Credit Reporting Bureaus before XXXX 6 XXXX months of last payment and not allowing sufficient time for my medical insurance to cover the bill.	1556577

Date received	Issue	Consumer complaint narrative	Complaint ID
9/8/15	Dealing with my lender or servicer	<p>I am a former student of XXXX Colleges and attended the XXXX campus. I was conned into taking out their so-called XXXX loans referred to as XXXX loans. The CFPB sued XXXX XXXX for XXXX XXXX dollars for illegal predatory lending. Unfortunately I was n't able to receive any relief from these predatory loans because my loans were sold before the lawsuit. This in my opinion is unfair, as I was still a victim of predatory lending, and it shouldnt matter whether or not these fraudulent loans were sold or not!! They are still fraud!!!</p> <p>Now they have been sold once again to UAS. I refuse to make any payments on these loans, and I disputed the validity of them with XXXX as well as the FTC. The loans have since been removed from my credit report. I received a notice in the mail on XXXX/XXXX/2015, stating if I didnt make a payment, i would be turned over to collections, and forced to pay all of the fraudulent loan plus fees. I am unemployed, I have no money, and I will not pay this fraudulent loan that I did n't get relief from.</p> <p>It should n't matter that these loans were sold prior to the lawsuit. What matters is, I AM A VICTIM OF PREDATORY LENDING!!! This company is getting away with fraud!!</p> <p>I want relief from these sickening loans!! I want this lending company to cease contact with me. They told me on a recorded line, that they had nothing to do with XXXX XXXX and they could do what ever they wanted. It is my understanding that they have to abide by the same rules as XXXX did, regarding the lawsuit.</p>	1554534
9/8/15	Can't repay my loan	<p>Received a private student loan from XXXX XXXX Bank in XXXX 2006 for {\$29000.00} to attend XXXX school XXXX XXXX XXXX XXXX XXXX in XXXX XXXX, LA. The loan was promoted to me through email and the lender did not go through the school. I received a summons from XXXX Alabama XXXX XXXX Court XXXX, 2014 stating I was being sued by National Collegiate XXXX XXXX Trust claiming I owed them {\$60000.00}. I challenged the claim in court representing myself. I argued that they had no proof they owned or was assigned the loan. They submitted bogus business documents and produced a witness in court from XXXX XXXX XXXX claiming they were authentic. They never produced any authentic documents that proved they were issued the loan or bought it. The judge ruled in their favor a judgment against me for approximately {\$49000.00}. I ca n't afford an attorney as I have been quoted {\$4000.00} and up to help defend me. Also, since National Collegiate has numerous debt collectors, XXXX of their collectors have been reporting the same debt on my credit history and has made it appear that I owe XXXX separate debts and has severely limited my ability to borrow money.</p>	1554843
9/5/15	Disclosure verification of debt	<p>I revived a voice mail saying it is an attempt to collect a debt and she left her name XXXX. They called under XXXX number but left a different number to call back.</p>	1553936
9/4/15	Cont'd attempts collect debt not owed	<p>Last week I received bill from collection agency TRANSWORLD SYSTEM INC. for {\$67.00}. This is the amount that reminded after payment made by my insurance XXXX XXXX. As per XXXX letter that was sent to the provider 's billing office I am not responsible for any payment. I spoke numerous times with representatives from the provider 's billing office and XXXX representatives. During my last call to XXXX on XXXX/XXXX/15 I brought up my concern to their attention that this could be sent to a collection agency. I was told my case is urgent and will be escalated.</p>	1551938
9/4/15	Cont'd attempts collect debt not owed	<p>on XXXX/XXXX/2014 i was traveling from XXXX to XXXX. I dont use XXXX and paid all toll by cash.</p> <p>that day about XXXX a couple of car approached to cash toll for paying toll fee, but no one there for collecting money. (no one all cash boots) about 5 minutes all cars (about XXXX cars) waited to pay but no one showed up for collecting toll money.</p> <p>we went next cash toll boot and told her no one was there and we could not pay by cash.</p> <p>she said fine and she collected {\$8.00} and she gave me the attached receipt.</p> <p>about 10 days later I received a letter about toll violation letter and I called XXXX Department of Transportation and told them what was happened. and sent letter with the receipt.</p> <p>back and forth finally they gave me a collection agency and reported credits B.</p> <p>I would like to solve this problem and not blamed on it because i did pay and did n't do wrong.</p>	1552537
9/4/15	Can't repay my loan	<p>XXXX had my brother to take out XXXX different loans with XXXX. The total is well over {\$10000.00}. I am the consigner on this account and at the moment I am the one paying this bill. I am a current student, a mother, a wife (of a XXXX service member) and I ca n't afford and never could afford this bill that is now over {\$400.00}. I 've kept the bill in deferment. up until recently and it was sold to another company for payment. I would like to stop paying this bill. As the cosigner, I would like to know how can I get relief from this bill. My brother has n't paid this bill since he left school in 2013. Everything that I read that they will do to a student they did to him ie pulling him out of class threatening to keep him out of school if he did n't make a payment.</p>	1553222
9/2/15	Dealing with my lender or servicer	<p>I have submitted XXXX complaints : XXXX and XXXX.</p> <p>XXXX and XXXX have now given Transworld Systems Inc. account to placein collection. STOP. I paid XXXX over {\$36000.00} on my student loan.</p> <p>Original loan amount {\$45000.00}. XXXX defaulted the entire loan at {\$43000.00}.</p>	1550044
9/2/15	Cont'd attempts collect debt not owed	<p>This is my XXXX case against this group - repeated attempts to reach them and the debtor are never successful. I keep getting collection letters about a debt that was paid over a year ago.</p>	1548074

Date received	Issue	Consumer complaint narrative	Complaint ID
9/1/15	Cont'd attempts collect debt not owed	A company called Transworld Systems Inc. sent me a letter in the mail claiming I owe {\$560.00} to the OKLAHOMA TAX COMMISSION. I looked up this company and everything that comes up about them looks like they are a scam.	1546396
9/1/15	Cont'd attempts collect debt not owed	I received a letter from Transworld Systems Inc. trying to collect {\$56.00} from me from The City of XXXX XXXX Fire Department. I called Transworld and asked what the alleged debt was. The " customer service " rep was extremely rude and could not even tell me why I owed the amount. I called the City of XXXX XXXX Fire Department and they said they were collecting on an amount that I already paid. No one will correct the situation even though I paid the original amount of {\$24.00}. Now they are trying to collect an fabricated number that I do not owe.	1547764
9/1/15	Cont'd attempts collect debt not owed	This acct had been investigation by XXXX and removed it under XXXX. XXXX XXXX 2014. I would it removed as soon as possible. Thank you so much.	1546013
8/31/15	Taking/threatening an illegal action	Company has informed me that the statue of limitations has expired on the debt and it is a violation of the Fair Debt Collection Practices Act 15 U.S.C 1692 et seq, to sue for a debt which the statue of limitations has expired. However if i do n't reply to this letter they have sent me or pay the debt in full they will issue a wage garnishment to my employer. And stating again " the only way to prevent this is by paying them in full "	1544816
8/31/15	Dealing with my lender or servicer	I have student loans from XXXX XXXX called XXXX loans. From what I understand based on an article on your website, these loans were supposed to be reduced by approx. 40 % as a condition of the sale of XXXX to the new owner. This article was from XXXX, 2015. From everything I read, this reduction should have been automatic with no action required on my part. As of today, my loan balance has not been reduced at all. It is still around {\$17000.00}. I would like to have the reduction I believe I am entitled to based on all the fraudulent practices of XXXX.	1546143
8/30/15	Dealing with my lender or servicer	Hello I 'm writing this complaint for the online school of XXXX University XXXX of XXXX, FL XXXX. I recently filed a complaint with CFPB for the loan servicer of XXXX XXXX while in that time XXXX XXXX wrote back stating that as of XXXX another company will be my new loan servicer and that new loan company is called University XXXX XXXX, XXXX address is XXXX XXXX XXXX XXXX XXXX XXXX XXXX, MN XXXX. I mean how could this be if the school I attended turned out to be a fraudulent school the Department of Educations should have stopped this back in the early XXXX 's when they were being investigatored. On the bottom of this it says " Which of these best describe your issue? Getting a loan has it right fraudulent loan but it does n't give me that option. I had to go with Dealing with my lender or servicer and marked Do n't agree with the fees charged.	1543808
8/30/15	False statements or representation	There was a lawsuit against the school that I attended and they are closing the school down as a result. I was paying my loans at the minimum that I can afford and now the loans are being serviced by a different company. I can not afford to pay the loan at this time and I am receiving notice of default. How can I resolve this issue when the school is being sued for the way they talked students into taking the loan in the first place, I should have never been approved because I was not working at the time and they asked if someone could help me pay it. The person that was helping me is no longer in my life and I am stuck with the obligation when he agreed to pay it.	1543814
8/28/15	Dealing with my lender or servicer	I had XXXX defaulted private student loans. I have attempted to correct the issue with the business, but they have continually refused to speak with me since I live out of state. My father had cosigned on the loan and he is now against major legal action and he is scared to death ... I have attempted to work with the creditor, the court and various attorneys to correct this issue, but there is no one who is willing, or able, to help. I feel I am finally in a good financial place, but I am unable to work with this organization because they continue to refuse to speak with me. Because I do not have a legal background, I was n't able to defend myself properly, even though I did give it the best shot I could. I attempted to file a motion to dismiss with the court, but unfortunately it was denied. Again, I am willing to work on the issue with the creditor and have attempted in a variety of ways, but they have refused to work with me since they are filing their lawsuits in XXXX while I reside in XXXX. Attached are the requests I made to have the cases dismissed. The court denied both requests. Thank you.	1541740

Date received	Issue	Consumer complaint narrative	Complaint ID
8/28/15	Communication tactics	<p>I received a phone call from Transworld Systems Inc. regarding the balance owed on my XXXX XXXX XXXX ; XXXX XXXX XXXX XXXX XXXX XXXX XXXX. When I spoke with them, I advised them that I am able to pay the balance of what I owe, {\$3500.00}. They, instead, advise me that I now owe {\$5200.00} on this balance.</p> <p>I conducted my own research on this company as I was having issues with fraudulent activity occurring on my account. Upon doing this, I found that many individuals have incurred unfortunate situations with this company as I have already ; to include paying their balance with funds continuing to be taken out of their incoming funds. I have personally encountered obscene, profane and abusive language, threats of garnishing wages, freezing any bank accounts and that they would take any check I have until they get the full {\$5200.00} amount owed. They additionally threatened to freeze my SSN and advised me that they will make sure that I will not be able to make any purchases or obtain any new jobs until they get their full amount of {\$5200.00} owed. Their lack of professionalism or willingness to work with me in any way was not provided to me as an option. Additionally, they continue to not provide me with a valid explanation as to why there was {\$1700.00} additional dollars added onto the amount I owe. Upon the instances where I tried to contact this company, I have been hung up on XXXX times, deferred to other individuals who claimed they were unable to help me, and when I was able to finally reach someone, obscene language was used along with given multiple threats with no help being offered. Again, I am able to pay my balance of what I owe, {\$3500.00}, but they are not giving me this option and are not advising me of why these additional charges have occurred. I'm unsure of how to proceed, but would like this matter taken care of. I would like to pay my balance, but will not provide money to a company that has a history of " losing " balances paid and will not provide me with an explanation of why the account increased.</p>	1541950
8/28/15	Dealing with my lender or servicer	<p>I started the negotiations XXXX XXXX XXXX XXXX XXXX XXXX XX/XX/XXXX. At that time that they began garnishing my paycheck at {\$600.00} per month. I explained at the start of the school year that the \$ XXXX was too much considering that I only got {\$1000.00} net every two weeks.</p> <p>However, they continued the garnishment up until the XX/XX/XXXX. I became unemployed and remained so until XX/XX/XXXX. At that time I continued the negotiations until XXXX or XX/XX/XXXX.</p> <p>I then decided that it would be best to get the legal system involved due to the difficulty in getting XXXX XXXX XXXX XXXX XXXX XXXX to understand my dilemma. Thus, I sent a request to XXXX XXXX XXXX Court to help with the negotiations. The court did not hear from XXXX XXXX XXXX XXXX for at least 10 months. As a result, I received a notice of the potential dismissal of the case notice from the XXXX XXXX XXXX Court of XXXX XXXX, Florida dated XXXX XXXX, XXXX XXXX see attached document). As I read the notice, I understood that the case would be dismissed because of the 10 months of nonresponse from the XXXX XXXX XXXX XXXX XXXX XXXX. The hearing was set for XXXX XXXX, XXXX. XXXX XXXX XXXX XXXX XXXX XXXX was given 5 days to respond and did so within that timeframe. As a result, a new court date was set for XXXX XXXX, XXXX. What puzzles me is why was there such a long delay in getting a response from XXXX XXXX XXXX XXXX during the 10 months of their silence. However, as soon as they were told the case would be dismissed, they responded within 5 days. I was unable to attend XX/XX/XXXX court date because this date was within the first week of my return XXXX, which is a contracted week XXXX and all staff must be present.</p> <p>As a result, the ruling was in the favor of XXXX XXXX XXXX XXXX XXXX, with a garnishment of {\$650.00} every month from my paycheck.</p>	1541701
8/28/15	Cont'd attempts collect debt not owed	<p>TSI XXXX {\$24000.00} account reported on XXXX XXXX, 2015 Open Account # XXXX \$ XXXX Balance XXXX FLORIDA XXXX JUSTI Original Creditor \$ XXXX High Balance XX/XX/XXXX XXXX, 2015 Opened Date XX/XX/XXXX XXXX, 2015 Last Reported Individual Responsibility Placed for collection Remarks Note : This is not my bill. I did contact the Department XXXX XXXX XXXX and was told I should not of had this go to collections and it would be removed. I t has not be removed yet</p>	1543152
8/26/15	Taking/threatening an illegal action	<p>In XXXX XXXX, a default judgement for {\$16000.00} was granted to XXXX XXXX XXXX against me based on a supposed XX/XX/XXXX debt. In XXXX XXXX, I filed a complaint with the CFPB (Case number : XXXX). I contested that this judgment was not obtained legally because I was not served in this matter and was not given the chance to defend myself. I supplied evidence that I was not in XXXX when the process server claims to have personally served me. I have previously submitted an affidavit from my employer and supporting financial documents to CFPB showing that I was in XXXX XXXX, CO (XXXX miles away).</p> <p>After receiving this information, attorney for the plaintiff, XXXX and XXXX, did not ask the court to set aside the judgment. Instead they sent me and the court the process server 's field notes. The notes and service affidavit have an inaccurate physical description of me. Not only did the process server lie about serving me personally, she (or someone with access to this information), forged my signature on her notes. Whomever signed as me on her field notes made a poor attempt to copy my signature from the XX/XX/XXXX promissory note. I have included my Driver 's license & a lease to show what my signature looks like.</p>	1536819

Date received	Issue	Consumer complaint narrative	Complaint ID
8/26/15	Dealing with my lender or servicer	Induced into a " gap " loan known as " XXXX ". This was in conjunction with a federal loan. Even though we have above average credit scores, we were shocked to find out that this was a 12 % loan. We have taken out several consumer loans and have received two to five percent funding on those. We paid monthly as we were waiting for the 40 % reduction to take effect. We found our loan was turned over to someone outside of the XXXX XXXX that started the XXXX for the XXXX loans. We believe they are selling these loans to other servicers without addressing the loan reduction. Our loan originated in late 2012, right in the middle of the XXXX rip off. We have sent a letter to the loan servicer requesting the reduction and put them on notice of our intent to suspend payments until the XXXX lawsuit is settled. Part of the lawsuit requests rescission of these bad loans. We will continue to pay on our federal loan as regards the education. Still not happy that even with a degree the income from this education reaches 60 % of the XXXX dollars necessary to achieve a middle class existence. So much for higher education.	1536966
8/26/15	Communication tactics	On XXXX XXXX, this collection agency contacted me via phone. They also skipped traced XXXX additional numbers to family. I called them on XXXX XXXX asking them to REMOVE my family numbers and made it clear that they had a good number for me and to stop contacting 3rd parties attempting to skip trace. I spoke to a women who barely spoke any english and I verified my identity with her and again told her to remove XXXX additional numbers from my account. She began to get very rude and said she removed them. Today, on XXXX XXXX some of those 3rd party numbers that were skipped traced even after a verified contact with me had been made and I ordered them to remove those other numbers. I contacted the company back today and asked them to remove those numbers again. The gentleman who answered the call was much more professional than the first women. He advised me the numbers had not been removed and he was removing them at that time. I again went through the verification process with them to confirm my identity and confirmed the numbers had been removed. Less than XXXX hours later I received a call again this time i spoke to another representative who stated again the skip traced number had not been removed ... and went through and removed the number again and went through the verification process again. At this time I advised the representative i was filing a complaint with the CFPB.	1536937
8/26/15	False statements or representation	Transworld Systems Inc sent me a letter attempting to collect a debt and additional collection fees. I attached the paperwork showing the additional fee. Furthermore the debt has been paid off. Also they have the info under my maiden name XXXX XXXX and the account number they had on file was XXXX XXXX	1537931
8/25/15	Dealing with my lender or servicer	I graduated from XXXX XXXX XXXX XXXX, 2015. The lender is aware of this. They now say I am 3months overdue. I have a 6th month grace period after graduating. They refuse to address this. I have had the same problem with this lender over the years. They did the same thing when I got my XXXX. Last summer, they did the same thing, even though I was still enrolled in y graduate program. They never address the issue.	1534312
8/25/15	Cont'd attempts collect debt not owed	The lawn service company " XXXX " was discharged from servicing my property in fall of XX/XX/XXXX. The company continued to treat my lawn in spite of my denying and without my permission. I paid them XXXX payment with a clear note that I will not pay any future payments. XXXX continued to treat my lawn in XX/XX/XXXX and in XX/XX/XXXX without my permission. Now they want me to pay them the charges that I do not owe them. Now they have employed TRANSWORLD Systems to collect the debt. I need for you to inform the collection company to stop the mail to my address. Also, I want to ensure that this does not affect my credit score. Please, advise. XXXX	1534579
8/24/15	Disclosure verification of debt	I have a debt that started at {\$8800.00} 14 months ago. I am not late on payments as far as I know and have paid {\$300.00} per mo. every month, for a total of {\$4200.00}. They still have the balance at over {\$5600.00}. They ca n't seem to give me any straight answers as to where the money is being applied, or a fee structure that would account for the missing money. Can you help?	1533588
8/24/15	Cont'd attempts collect debt not owed	The collection agency has placed a judgement against me and on my credit report, the person owing the debt is not me. The collection agency has the wrong person, the person they need to contact my son. The collection agency should have done a more through background check and failed to realize their mistake.	1532139
8/23/15	Dealing with my lender or servicer	I stopped payment on a private student loan with XXXX XXXX XXXX XXXX XXXX in XXXX XXXX, XXXX. On XXXX XXXX, I and my co-borrower were sued by XXXX XXXX XXXX for non-payment. In XXXX XXXX, the case was dismissed by the XXXX County Clerk Court XXXX for non-suit as they brought suit against statute of limitations. On XXXX XXXX, Transworld Systems Incorporated has only verbally contacted via my place of employment. It has been over thirty days, I have not received notice of debt from this particular collection agency. They have attached the XXXX XXXX XXXX XXXX XXXX to my credit report and state that I owe {\$41000.00}. I am disputing this amount and also attaching documents to where the matter was dismissed in county court. I have offered to settle with XXXX XXXX but to no avail.	1531847

Date received	Issue	Consumer complaint narrative	Complaint ID
8/20/15	Dealing with my lender or servicer	I took out federal and private loans while in school at XXXX University in XXXX XXXX SC (XX/XX/XXXX-XX/XX/XXXX) I consolidated and did a income based payment but this private student loan is in a total of about {\$25000.00} which I took out with ACS. For the past 2 years I 've been managing my debt really well so I 'm always on top of what 's going on with my financials like whats in collections, trying to handle defaulted student loans one at a time and what I can and ca n't payoff because I 'm definitely not rich and the collection agency that I last spoke with a few months ago that my defaulted private student loan is with, wanted outrageous down payments and monthly payments. So today I checked my credit which I do about 2-3 times a month. Today I see my XXXX report went down XXXX points from 7 days ago when it was last updated. I checked to see what happened and it shows a collection company name TRANSWORLD SYSTEMS Inc claiming an unpaid educational debt of over {\$35000.00}. It claims the debt first went delinquent XX/XX/XXXX. I have no knowledge of this debt or the amounts its claiming and I definitely did n't take out a student loan or any loan recently, especially for it to be delinquent as of XX/XX/XXXX. I researched the name of TRANSWORLD SYSTEMS Inc and got discouraged because everyone is saying it 's a scam. Please help me out, I have no idea what to do and I really want to put this private loan behind me. Working with collection agencies are nothing like working with the original lender like the US Dept of Ed. Attached is what I see when I check my credit. Again I have no idea what this debt that TRANSWORLD SYSTEMS Inc has on my credit report.	1528417
8/20/15	Cont'd attempts collect debt not owed	The doctors office set up a payment plan. They fixed the billing error. But trying to reach the debt collector to verify this collection notice seems impossible. They will not answer the phone and to find out if they closed the collection on their end to prevent a judgement. The automated attendant answers then tells you to call back later. I have called multiple times.	1529339
8/19/15	Disclosure verification of debt	I am currently trying to refinance my home. After talking to a lender I found out that I have a judgement against me that I did not know about. After trying to find out more information about the debt, i.e. going to the courthouse to find the claim, calling the creditor themselves ... We could not obtain any information on this debt. We contacted XXXX and they stated that they did not have any information on this judgement and they directed us to a lawyer office which turned out to be a dead end because it is just a recording with no number to reach anyone. We have tried to contact them several times. I have not received any letters about this judgement or any other forms of contact.	1525624
8/19/15	Dealing with my lender or servicer	I obtained private student loans while attending XXXX University (XXXX), formerly known as XXXX XXXX University (XXXX). My father cosigned for these loans. Approximately XXXX years ago, my parents filed for a chapter XXXX bankruptcy. The student loans were not a part of this bankruptcy. They were a direct pay form the primary loanee, which is me. My father was just a cosigner, and regardless of the chapter XXXX bankruptcy, would have fulfilled his obligation as cosigner if I were not to pay. The bankruptcy is now paid off. My student loans have been in good standing throughout the entire chapter XXXX bankruptcy. On XX/XX/XXXX, my mother receives a call from a rep from XXXX XXXX XXXX (XXXX) stating that they were trying to collect a debt from my father, the cosigner, because the student loans were defaulted. They stated that I owed a total of XXXX from XXXX private student loans. I was confused because I have always kept my accounts in good standing. They were only in an approved forbearance since XX/XX/XXXX (which is still in good standing). My mother gave me the number to call XXXX. When I spoke to the rep, she told me that my loans were in default, and that I needed to pay in full. She did not know why my loans were listed as delinquent. They gave an option for me to pay approximately {\$33000.00} if I wanted to pay in full ; or I could pay off XXXX loan for approximately {\$9000.00} and make approximately \$ XXXX/month payments until the rest of the debt was resolved. I was not offered any more options. She also told me that I needed to act quickly because all three loans were accruing interest separately/daily. I then called the company that was servicing my loans, XXXX XXXX XXXX (XXXX). The rep there told me that they no longer service my student loans because the owner/guarantor decides what is done with the loans when a bankruptcy is filed. They stated that the owner/guarantor put the loans in default due to the Chapter XXXX bankruptcy from the cosigner ... even though the bankruptcy is paid off and that I made payments throughout the entire life of the bankruptcy. The owner/guarantor of my loans is Transworld System Inc (TSI). When I called TSI, the rep told me that my loans were put in default due to a breach of contract when the cosigner filed a bankruptcy. I explained to them that the student loans were not included in the bankruptcy, and that the bankruptcy had been paid off ; not to mention, I made payments throughout the life of the bankruptcy. They told me that it did not matter. They said that they received notification from the government that a chapter XXXX bankruptcy had been paid off by the cosigner which prompted them to put the loans in default due to a breach in contract. I asked if I could have a letter of verification stating this information and why my loans were defaulted, and the rep told me that they did not send out any letters like that and that it was due to a breach in contract. I do not have huge amounts of money laying around to pay out like they want. I do not want loans listed in default on my credit, this was not my bankruptcy. Is this right? Can you please help? Thank you for your time! XXXX - XXXX XXXX XXXX XXXXXXXXX - XXXX XXXX XXXX XXXX XXXX for the repXXXX - XXXX XXXX XXXX XXXX will attach bank statements of payments. The payments vary in amount due to being in XXXX for a period of time. They are listed as XXXX XXXX XXXX on the statements. I have included the first and last statement of the year for years XX/XX/XXXX through the end of XXXX. The loans were in forbearance as of XXXX. I was not aware that my loans were defaulted until XX/XX/XXXX. I received nothing in writing at that point. I was told that a letter from XXXX was on its way in the mail for my father and I each at my parents ' address.	1525626
8/18/15	Communication tactics	This was the closest choice to my complaint. I have tried calling the collection agency XXXX ; not ONCE have I every gotten to a representative. EVERY call is answered with " due to high call volumes we are unable to take your call ; please call back ". This happens even at XXXX!! I provided a copy of a letter from XXXX XXXX XXXX that this is not my responsibility and payment has been made.	1523726

Date received	Issue	Consumer complaint narrative	Complaint ID
8/18/15	Dealing with my lender or servicer	<p>XXXX XXXX XXXX CA.</p> <p>I had a student loan with XXXX loans which has now been transferred over to XXXX XXXX XXXX XXXX from XXXX and would like to know if I was included in the CFPB settlement. My Story below!!</p> <p>I have a loan with XXXX XXXX. My loan was part of the closing of XXXX 's college.</p> <p>I was XXXX of the many student 's with XXXX XXXX of XXXX Ca when they closed their doors and filed bankruptcy.</p> <p>Leaving all of us stranded with with no where to go. I was taking classes for XXXX and was suppose to graduate next year so I though. Now my mom and I are left owing XXXX XXXX money without me even being able to get my education. I personally feel we should not be liable for the mistakes and fradulent loans that was given out by XXXX.</p> <p>We where unaware of what was going on. XXXX got the loan not us. I just wanted to get an education so I can better my future but unfortunately that will not be happening. Could you please assist me with getting this loan adjusted on both my accounts along with my mom who is the co borrow. Thank You</p>	1523409
8/14/15	Communication tactics	<p>I receive several phone calls daily without actual voicemails left, just automated menu recording thinking I picked up the phone when my voicemail message comes on. I try to call the number back and it does n't work. Then I finally find your website where I think I can pay online but it wo n't let me apparently its not compatible with my browser. Then when I actually do get in touch with an actual human being to make the payment on the debt I owe, the customer service representative attempts to transfer me to the XXXX department and there is no one in the office because apparently people have left early for the day. I get it that XXXX is close to XXXX but do n't say you are open until XXXX when you are not. Dealing with credit and debt affects our lives and our future and I do n't really think its acceptable to leave early for the day or to make it impossible to make payments online! I was never given a registration code or log in information that would enable to pay online. Its so obvious that making it difficult for people to pay leads to late fines which equals more money for you. I think it it is absurd to have a computer calling me XXXX XXXX times a day and when I try to pay my debt, the people who are supposed to be there to help me with that decide to leave early for the day or the weekend, unless they were purposely ignoring their phones.You would think you want me to pay my debt successfully when in reality it is starting to look like the longer it takes me to pay my debt the better it is for you.</p>	1520028
8/14/15	False statements or representation	<p>the policy with XXXX was never renewed due the fact of the changes on the policy. The representative of XXXX on XXXX in he city of XXXX XXXX XXXX, XXXX XXXX tripled the policy amount by including under my insurance persons I did not know and never met. This was brought to the attention of the representative as soon as XX/XX/XXXX. After the disagreement several changes were made with which did not agree still.</p> <p>After that phone communication with XXXX 's NEW assistant I walked in the office to let tem know what I did not wish to have them as my agents any further and that I was shopping other places for insurance. as a matter of fact I am insured now under XXXX and when XXXX representative XXXX XXXX fond out that I got insured Though XXXX send a false bill to TSI. Note I received the debtor 's false collection only days ago, XX/XX/XXXX.XXXX should be ashamed of being represented by thieves.</p> <p>this claim can be supported by e-mail contacts between myself under XXXXXXXXXXXX and XXXXXXXXXXXX. That might be the reason why the representative did not include the electronic communication.</p> <p>respectfully, XXXX XXXX XXXX XXXX, XXXX MI XXXX XXXX XXXX</p>	1518719
8/13/15	Cont'd attempts collect debt not owed	<p>contract cancelled with XXXX yet they kept billing. when they did not receive payment on what was not owed them, they had a collection agency try to collect. this agency TRANSWORLD SYSTEMS was notified XXXX in writing that this was not money owed and they continue to sent these harassing notices to an XXXX year lady.</p>	1516946
8/13/15	Can't repay my loan	<p>I was attending XXXX XXXX at XXXX XXXX XXXX XXXX XXXX XXXX, VA XXXX. I read about the school closing so I withdrew on XXXX/XXXX/2014. My Federal Loans are qualified to be discharges since I withdrew after XXXX XXXX, 2014 but I still have {\$9200.00} in private loans to pay off. My private loans were from XXXX XXXX but they transferred my loans over to University Accounting Service , LLC . I would like to know if there 's anything possible I can do to relief my loans or some of my loans. I was able to transfer some credits out but not all. I was not able to continue my XXXX program so I am currently in a different program. If someone can please help with this situation, I would be very grateful since I could not get any information on private loans.</p>	1517543
8/11/15	Dealing with my lender or servicer	<p>I attended XXXX college in XXXX California XX/XX/XXXX-XX/XX/XXXX upon enrolling I was told that i would n't have to pay anything until after i graduated ; however , some time later i got called into the financial aid office telling me that my loan was n't gon na cover all of my tuition. They made me take out a " Genesis " loan and told me i would have to make payments while i was at school or they would n't allow me to continue. Some time later after the closure and lawsuit of corinthians I get a letter in the mail saying my " Genesis " loan was being moved to another company called XXXX. I was told that i would have to pay this no matter what.</p>	1513331

Date received	Issue	Consumer complaint narrative	Complaint ID
8/11/15	Disclosure verification of debt	I received a notice from a collection agency regarding a medical bill, but never received a medical bill from the hospital.	1513584
8/10/15	Can't repay my loan	I WAS ENROLLED TO XXXX XXXX IN XXXX IN XX/XX/XXXX - THROUGH XXXX - THEY GOT ME XXXX STUDENT PRIVATE LOANS THROUGH THEIR LENDERS AND FED STUDENT LOANS - I WAS BORN AND RAISED IN XXXX, XXXX AND EXCELLED IN HIGH SCHOOL AND XXXX -I TOOK THEIR ASSESSMENT EXAMS AND PASSED THEM AND WAS ADMITTED TO XXXX XXXX XXXX HOWEVER, I ALONG WITH SEVERAL STUDENTS STRUGGLED UNDERSTANDING XXXX INSTRUCTORS, WHO WERE TRYING TO TEACH US IN ENGLISH, AND THIS BECAME VERY XXXX AND I COULD NT UNDERSTAND THEM AND COULD NT FOCUS. SO AFTER 2 YEARS I DROPPED OUT AND STARTED FROM SCRATCH IN XXXX XXXX IN IT FIELD - I RESUMED MY STUDENT LOAN PAYMENTS WITH FED LOANS ETC ... BUT WAS UNABLE TO REACH MY LENDER DIRECTLY WHICH HAD SOLD MY LOAN TO XXXX PARTY - XXXX XXXX XXXX, WHICH ADDED HUGE COLLECTION PENALTIES TO MY LOAN - AND THEN KEPT CHANGING COLLECTION AGENCIES - I 'VE MADE ATTEMPTS TO REACH A REASONABLE PAYMENT PLAN WITH THEM, BUT NO SUCCESS - RECENTLY THIS LOAN WAS SOLD TO TRANSWORD SYSTEMS INC- ACT / # XXXX - I FOLLOWED UP WITH THEM TO SET UP SOME REPAYMENT PROGRAM, THEY SAID THEY CAN NOT DO IT, AND WILL FILE JUDGMENT AGAINST ME AND FORWARDED MY ACCOUNT TO XXXX X XXXX XXXX -- -- -XXXX ON XX/XX/2015 I FINALLY REACHED HER AND SHE SAID THAT SHE DOES NOT SEE THIS FILE WITH THEM, BUT WILL REPLY BACK, WHICH SHE NEVER DID, -FINALLY, I CALLED AND LEFT VOICE MAIL FOR THEM FOR FURTHER ASSISTANCE AND GUIDANCE. - BASED ON MY RESEARCH, XXXX XXXX XXXX HAS DESTROYED STUDENT 'S CREDITS AND FUTURE BY NOT WORKING WITH THEM. ALL I 'VE REQUESTED THEM IS TO WORK WITH ME, SET UP REASONABLE TERMS / CONDITIONS FOR REPAYMENT PLAN- I 'VE GOT A GOOD PAYING CONTRACT JOB AND AM WILLING TO MAKE PAYMENTS.	1511388
8/7/15	Cont'd attempts collect debt not owed	I owed money to XXXX for their XXXX XXXX which was paid in full, confirmed by them, during a garnishment in XXXX 2015. I got my mid month pay statement for XXXX 2015 and once again, had a garnishment. I contacted XXXX who advised me to contact TSI. I called XXXX and spoke to XXXX. I told him that XXXX confirmed that the debt did n't exist and he told me that they would not know that information. That the ORIGINAL CREDITOR would not know whether my debt was paid off or not. I was told that the US Treasury would be the only agency that would know and that they would not tell me any information. None of this conversation sounded correct to me. I would like someone to look into this, especially since I am receiving only {\$560.00} a month in my pay due to TSI collecting it. I am XXXX military and can not support my family off of this small amount of money.	1508413
8/7/15	Cont'd attempts collect debt not owed	Received telephone call from unknown telephone number resulting from debt collection company and they did not leave message.	1508058
8/5/15	Dealing with my lender or servicer	The College I attended XXXX XXXX XXXX XXXX was shut down while still enrolled. I was not able to complete my program, but I still have to pay this private loan through UAS.	1504654
8/4/15	Cont'd attempts collect debt not owed	I just got rejected for a credit card and come to find out I have XXXX collections that I was never made aware of. I am disputing these charges for a few reasons. 1. I was never notified of these charges2. I do n't owe any money to these creditors3. I tried to reach the collection agencies and received no reply or information from them regarding these charges	1502376
8/4/15	Improper contact or sharing of info	This company calls me at least 3-4 times daily and now I have been contacted by old friends whom Transworld Systems called directly telling them that I have student loan debt and demanding information about my employer, address, phone number etc. This is absolutely embarrassing and unacceptable.I still have no idea how they were able to get their numbers but my privacy is completely compromised.	1502132

Date received	Issue	Consumer complaint narrative	Complaint ID
8/4/15	Improper contact or sharing of info	<p>Transworld systems had been calling repeatedly using cell phone exchanges to prevent " Transworld " on a caller ID. They never left a message. On XX/XX/XXXX at XXXX I answered XXXX of those calls ; they have actually used XXXX numbers. The woman on the other end asked for my son, did I know where he lived and where he worked. Thinking it was a friend of his, I told her he lived in XXXX XXXX, MD. Then I asked for her name but she said she did n't have to tell me that. Then I asked who she represented and she again said she did n't have to tell me ; I hung. Since that day, Transworld has called every weekday without leaving a message. Nine dayslater, on XXXX XXXX they began leaving a message saying who they were and " the official debt collectors disclosure " about the purpose of their call ; they never did did before. About the third week in XXXX Transworld garnished my son 's paycheck {\$75.00}. As my son is XXXX, he gave them permission for me to talk to them on his behalf. XXXX XXXX, XXXX XXXX XXXX at XXXX immediately launched into her tirade of aggressive intimidation, which included telling me not to interrupt when I attempted to ask a question, repeatedly telling me that both I and my son were lying, and continually making demands regarding my compliance, in the process repeating herself over and over again. It was a classic " breakdown-the-subject ", one-sided barrage of intimidation designed to frighten me into submission. Her berating went on from XXXX XXXX until XXXX ; a full hour and a half! My son submitted the signed " XXXX " forms she sent him and is supposed to get his loan payment reduced to 1 % of his income. His takehome pay, after deductions, which include a company health plan, is {\$XXXX}. There is also Transworld 's collection fee of {\$3200.00} which I assume they will want him to pay. My son got a XXXX year degree using many loan programs including XXXX, XXXX and XXXX. Because of his XXXX he received XXXX years of XXXX paid for by the county and the state that cost {\$100000.00}. In his XXXX he also became XXXX ... and XXXX ; he was an XXXX years. He started his XXXX and worked as a XXXX during that period, but never made very much ... barely enough to support himself. XX/XX/XXXX he entered a XXXX and has been XXXX for seven months. He has had a job since XX/XX/XXXX and has received XXXX pay increases and numerous promotions ; he is now the XXXX. I think XXXX XXXX and Transworld have violated laws regarding debt collection. Thank you for this opportunity to submit a complaint.</p>	1501635
8/3/15	Dealing with my lender or servicer	<p>Just received information about the lawsuit filed against XXXX to repay the loans that students took out based on their illegal predatory lending partners. I took out a private loan via XXXX XXXX when I went to XXXX XXXX in XXXX XXXX, New Jersey. The post-graduation hiring rates were vastly lower than expected, most of my classmates actually went on to work in different fields than that which they studied at XXXX. The " teacher " must have had little to no teaching credentials seeing as the in class book work was rarely done properly. At the end of my program, expecting to receive more assistance than I did from the career services department, it took me months to get hired at all, and I spent the first month of employment working at an location who had no previous affiliation with the school and whose method of operation was horrendous. I was hired at my current location based on a recommendation by a previous classmate. This location had an affiliation with the school and offered a loan repayment incentive for all graduates of XXXX. XXXX services, however, did not mention that I had to be hired before graduation and also did n't push me to see this employer before graduating. I did not receive this loan repayment incentive and am now having trouble paying this loan back while I 'm also paying back my federal loans. I am being harassed continually by their collectors. My phone rings at least XXXX times on a slow day with them calling me. They have called me at work and at all kinds of obscene hours, both too early and too late in the day. I have tried to reach out to a loan forgiveness program when I heard that a classmate of mind received information on reducing her private loan debt, but the information was a dead end. I feel that XXXX did not hold up their end of the bargain and fed me to the sharks with this private loan. And now, since the lawsuit against XXXX XXXX has been taken up XXXX XXXX XXXX has since transfered it 's loan accounts, or at least mine to University XXXX XXXX, XXXX. I have been out of school since 2013 and paying back my loan since then, now having made payments to XXXX different companies and yet have only started to make a dent in the principal balance I borrowed. I have been paying them interest, emptying my pockets to line theirs and have been digging myself deeper into debt. I would like some retribution.</p>	1500235
7/30/15	Cont'd attempts collect debt not owed	<p>A " letter from XXXX named me as a merchant but I have never been nor have accepted payment to me by credit card as a XXXX (retired XX/XX/XXXX). They sent the letter to my legal residence rather than what our Town 's US Post Office requires us to use. Their Security Dept. I told me in early XX/XX/XXXX that the account " had never been opened " because " it did n't look right " & that no transactions occurred, but they sent a Statement or the XXXX reporting {\$4400.00} in transactions (including {\$98.00} fees) alleging deposit of {\$4300.00} to my bank (which my bank never received), despite the phone assurance, then sent a XXXX form (contradicting their phone statement & continued to send " Statements " (using the corrected address I had provided) until XXXX XXXX in XXXX XXXX Office contacted them. They called to assure me that they knew that the account was fraudulent but refused to provide evidence of how it was opened or where alleged bank deposits were sent. Despite this assurance, I just received a collection notice from Transworld Systems Inc. for {\$4700.00} (for " XXXX ") which I immediately disputed with XXXX XXXX by phone. XXXX XXXX offers self-opposing facts, untruthful information & no useful service.</p>	1495161
7/29/15	Cont'd attempts collect debt not owed	<p>A collection agency sent me a letter on behalf of XXXX XXXX company for a past due utility account which I never had. Transworld Systems Inc. is the collection agency. They advised me the past due bill is for a property in XXXX, MI which I never owned. I have never lived in or owned property in XXXX, MI.</p>	1492469

Date received	Issue	Consumer complaint narrative	Complaint ID
7/29/15	False statements or representation	<p>Credit company TSI (Transworld Systems Inc.) called trying to collect debt owed to XXXX XXXX XXXX. I did not recall the doctor or time frame right off the bat. Was informed the credit company would investigate and get more information from XXXX XXXX. A week later I receive a bill that stated {\$4200.00} and then noticed that the bill was suppose to be {\$3400.00}. Not only was he over charging me but also noticed with the paperwork that I received from TSI was my Medical Record Chart that explained my procedure, my past medical history, and background information as in my health. I learned stuff about my procedure that I did not even know about. Not only is this against my HIPPA rights but XXXX XXXX also over charged me.</p> <p>I know now what the bill is for due to receiving all my information in the mail. I have no issue paying my bill but I do have a issue with my information being sent around without my consent. At that time frame I was unemployed with no health coverage and ran out of time to apply for Charity care.</p> <p>For proof I would of believed a bill would of been sent to TSI not my medical chart. My medical information was faxed to TSI, and was shared wit TSI and then mailed to me. And the envelope had a tear upon arrival.</p> <p>I have filed a report with the Department of Health and Human Services as well.</p>	1491997
7/27/15	Cont'd attempts collect debt not owed	I am receiving a collection notice from XXXX for XXXX XXXX in the amount of {\$30.00} for medication that was sent in the mail. As I have explained to XXXX since XXXX 2014, I have never been prescribed this medication, have never seen this doctor prescribing it, nor have I ever been diagnosed with this condition used for the medication. They continue to try and collect this debt from me, ruining my credit illegally. They have no documentation to show me regarding this matter.	1489012
7/23/15	Cont'd attempts collect debt not owed	I have received several notices on a debt collection in my wife 's name. The name is incorrect and we have no record of the service for which this debt claims. I have written several times to the collector and they refused to disclose any information on the debt to me. I have written and telephoned the company multiple times with no assistance.	1484271
7/21/15	Disclosure verification of debt	A debt I owe to XXXX was mailed to me. I was given information as to how to pay for it but the registration code does n't work so I ca n't log in to pay for anything! The website does n't work half the time so I wont even be able to figure it out. Now I have no way to pay for this even if I tried. It will effect my credit which is not fair to me.	1478311
7/21/15	Cont'd attempts collect debt not owed	I am a XXXX year old XXXX who lives alone. I have XXXX debt and an XXXX credit score. For almost XXXX years I have been receiving countless robo calls from TransWorld Systems , Inc . It identifies itself as a debt collection company and that the purpose of the call is to attempt to collect a debt. My telephone caller ID always shows the company name as " unavailable ". I never answer these calls. I also have never received anything in writing about any alleged debt. When I google this company, I see many other complaints about its tactics and ethics.	1478984
7/21/15	Cont'd attempts collect debt not owed	<p>XX/XX/XXXX I received a collection notice from Transworld Systems Inc. attempting to collect a debt from a creditor named XXXX XXXX. Upon contacting Transworld Systems Inc . I learned that XXXX XXXX is an anesthesiologist group. On XX/XX/XXXX I had a XXXX at a facility that was approved by XXXX XXXX. This medical procedure is covered XXXX % with our company 's medical plan. I was never notified of any outstanding balances from any doctors, labs or the facility until this collection letter on XX/XX/XXXX. When I contacted the agent for XXXX XXXX she stated that XXXX XXXX was not on XXXX XXXX approved list. XX/XX/XXXX I contacted the Dr. 's office and was told by the insurance person that it was n't their responsibility to check to see if the XXXX is on an approved insurance list. She also stated she has received approx. XXXX calls relating to these collection letters.</p> <p>During her attempts to contact XXXX XXXX she found out that this company went bankrupt therefore all telephone # 's were disconnected and that Transworld Systems Inc. refused to disclose any information to the Dr 's office. In the remarks column on my claims & statements from XXXX XXXX it states " SERVICE NOT COVERED NO AUTH - PROVIDER RESPONSIBILITY. Prior to my procedure the Dr 's office assured me that my procedure was covered by XXXX XXXX as well as their facility and Dr 's. I do not believe it is the patients responsibility to have to further check to see if anyone or anything else is n't covered. Another factor that I noticed is that the amount Transworld Systems Inc. is attempting to collect is {\$530.00}. The actual unpaid bill that was submitted to XXXX XXXX was for {\$510.00} discounted to {\$240.00} with the member discount. The {\$530.00} is not my responsibility nor do I intend to pay it. If I had this procedure done at a hospital it would not be up to me to check out if each medical dr. or lab is covered by my health insurance. The hospital submits the insurance information and gets the approval to go forward with all procedures.</p>	1479028

Date received	Issue	Consumer complaint narrative	Complaint ID
7/20/15	Cont'd attempts collect debt not owed	<p>I suffer from XXXX XXXX XXXX. I obtained an XXXX system from XXXX XXXX to assist with my physical therapy. XXXX assured me that it obtained all necessary approval from my insurer and that it was fully covered under my policy and that I would not have to pay out of pocket. I was previously pre-approved by my insurer for another provider, but used XXXX 's services based on their assurance that this necessary medical equipment was pre-approved by my insurer, as well as the fact that they told me the other provider (who was pre-approved as a provider by my insurer, thus i would not have to pay out of pocket) could no longer perform the fitting of the brace because it no longer had an orthotist. However, XXXX never obtained the pre-approval and later sent me a bill for {\$7300.00}, and I am not sure whether or not it is true that the other provider did not have an orthotist at that time (I trusted XXXX at the time).</p> <p>I disputed the debt based on XXXX 's prior assurances and representations, but XXXX failed to respond and sent it to a collection agency. I am disputing this debt with the collection agency as well. XXXX is claiming I owe them money, but I do not based on XXXX 's actions, false representations, and unfair dealing with me. I uploaded a timeline and better explanation of all of the events.</p>	1474714
7/17/15	Taking/threatening an illegal action	<p>XXXX XXXX XXXX (as XXXX XXXX XXXX) is committing fraud in their serving process. According to their client XXXX and XXXX, I was served properly on XXXX XXXX with a lawsuit by a person named " XXXX XXXX " Upon calling and searching for a way to contact XXXX (as XXXX), I have asked for the full name of this person who supposedly served me which leads to a circle of the attorney for XXXX and XXXX XXXX XXXX and XXXX (as XXXX) telling me to call the other party about the server 's full name.</p> <p>I am at my wits end with this matter, due to the fraudulent service of this company 's employee leading to a default Judgement against me from a lawsuit that I was n't able to defend myself from.</p> <p>The fraudulent service in question is listed on the sheet as being in person on XXXX XXXX, however in addition to this being completely false, the description of the person listed on the process form is false.</p> <p>The company 's name is listed on the documents, however they company wo n't give me the person 's full name, their client wo n't give me the person 's name by telling me to refer to the Proof of Service form. There also is n't a signature on the form from theThis company is acting fraudulently and XXXX (as XXXX) should be found liable for violation of the FDCPA for falsifying information on legal documents in order to obtain a false judgement. Even the phone number that was listed on the legal documents was false.</p>	1480314
7/15/15	Can't repay my loan	I attended XXXX College in XXXX, CA from XX/XX/XXXX-XX/XX/XXXX. I took out a loan through XXXX XXXX who then sold my loan to UAS University Accounting Service , LLC . I would like to know if my loan was included in the CFPD settelement that was granted to some loans with XXXX XXXX.	1470087
7/15/15	Disclosure verification of debt	This account was previously submitted to XXXX Attorney General 's Office for illegal collection practices. I later was informed that Attorney General 's Office of XXXX was unable to locate holder of account. This account has since been to sold numerous but I was not notified, thereby accumulating massive fees without my knowledge. After reviewing credit report and numerous phone calls, I was connected with XXXX of XXXX XXXX XXXX XXXX XXXX. XXXX XXXX. Upon speaking with individual, was informed of an expected payment amount with-out seeing the actual balance owed in writing	1468951
7/15/15	Improper contact or sharing of info	Transworld System has been calling my XXXX year daughter 's brand new cell phone number day and night for the last week that she 's had the phone. I got on the phone once and ask what they wanted with my child, they told me it was none of my business and it 's personal. They would not tell me why they kept calling us and why they are harassing a young child. The harassment of a child has got to stop. I finally was able to get one of the many people who kept calling to give us the name of the person they are looking for and we have no clue who it is. However, it does n't seem to matter to Transworld that we are not the person they are after. They choose to continue to harass my XXXX year old. Perhaps the person who continue to contact my daughter is a pedophile. I ca n't image why they continue to call a kid night and day.	1469037

Date received	Issue	Consumer complaint narrative	Complaint ID
7/13/15	Can't repay my loan	<p>As co-signer of a school loan with XXXX XXXX with the understanding that I did not want the responsibility of co-ownership of the loan. The rep at the time and I agreed that I would write a statement on the signature page on not sign on the dotted line. As long as my son was paying the loans there were no problems but when he got caught up in financial problems, they came after me. Though I am now paying the loan to XXXX, my request for " Proof of Signature " is repeatedly answered with a computerized signature. I ask for assistance in obtaining the original signature page which may or may not allow me to clear my name and my credit.</p> <p>Additionally, I contacted XXXX XXXX five years ago, about a different loan I co-sign and they said they did n't have anything for me but for my son. Six months ago I started receiving threat from their collection agency and when I had my son call, he was told that I had to pay off a complete loan (of which there were XXXX, but only XXXX with my signature or permission). I know it is standard practice to go after the " co " if the payments are not made or stop but these things are insinuated on me without verification. I have tried everything to get my son to pay his loans and I do not know what my right are with the situations or the loan companies. I just want proof of signature (not computerized) from XXXX XXXX and because I did co-sign for the XXXX (just XXXX not XXXX), I need to know where to start. Now there is another, (not sure who, please see attached) they are requesting I pay XXXX at XXXX time when I was n't aware that there was an issue. My son has not lived with me for a couple of years and the first time they contacted me was to ask for payment is full. I am willing but I have to know where to begin and the collection people do not want to talk it out, they want money.</p> <p>Any direction or assistance in obtaining the information I request as proof of my obligation/non-obligation will be greatly appreciated.</p>	1464649
7/13/15	Cont'd attempts collect debt not owed	<p>Debt collection notices constantly received from Transworld Systems Inc . I have called twice and notified them that debt has been paid with Check # XXXX cashed by XXXX XXXX XXXX on XXXX XXXX, 2015 for the full amount of the debt of {\$40.00}. (Scanned copy with full cashing information attached) My account # at Transworld is XXXX. However, Transworld continues to send me collection notices more than weekly despite my calls. The XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX VA XXXX goes directly to an answering service when called. I provide all requested information and am told I will be called back within 24 hours. After 5 calls, they have failed to contact me. I consider the actions of Transworld invasive and abusive and the lack of response from XXXX XXXX XXXX XXXX against reasonable business practices. Furthermore, they only have one method of contact -- phone -- - which as previously stated is an answering machine with no return phone calls despite numerous attempts by me and assurances on their part.</p>	1465685

Date received	Issue	Consumer complaint narrative	Complaint ID
7/10/15	False statements or representation	<p>To whom it may concern, I have leased a vehicle from XXXX XXXX until XXXX XXXX from an auto leasing corp. I paid for the rental with my credit card. The credit card guarantees auto insurance in case of damage to the vehicle.</p> <p>I returned the vehicle on XXXX XXXX and they found a dent on the fender. As a responsible citizen trying to do the right thing, I filled out the damage report. I contacted my credit card who opened a case and subsequently a claim for me. Card benefit services sent me a list of documents needed from the auto rental corporation, and the damage recovery unit sent over some of the required documents. Card benefit services acknowledged receiving the documents and requested the rest of the documents be sent.</p> <p>The damage recovery unit put a representative in charge of my case, whom I have tried to contact both through phone and email on numerous occasions, which is documented in the attached files. He has yet to communicate with me regarding the " debt ", despite my efforts to reach him.</p> <p>I have requested repeatedly from the damage recovery unit to receive the documents needed in order for my credit card to process my claim. Some of these calls and E-mails are in the attached files. Though I was never successful to speak to the recovery specialist in charge of my case, (he was repeatedly out of town or out of the office, despite the assurance that I can contact him directly at any time), I was able to speak to several other representatives, who guaranteed that my documents would be sent to the credit card company. As of today XXXX/XXXX/2015, it has not been sent.</p> <p>I was sent a demand letter on XXXX/XXXX/2015 from the recovery specialist in charge of my case with a ten days ' notice to repay my debt before my case will be handed over to a collection agency (see attached Demand E-mail file). I am in the process of applying for a unit in the XXXX that requires top security clearance, and unsatisfactory credit will disqualify me from being accepted into the unit. I E-mailed them back on XXXX/XXXX/2015 (see attached response to Demand E-mail file). I did not receive a response so I called the damage recovery unit on XXXX/XXXX/2015 I demanded to speak to the specialist who signed the demand letter, but was told it is not possible. I did speak to a different specialist who guaranteed me, that the documents would be sent over. She also told me to disregard the demand letter (see " told to disregard the demand letter " recording (XXXX)).</p> <p>On XXXX/XXXX/2015, seven days after receiving the demand letter, I received a letter from a collection agency, although the damage recovery unit guaranteed me XXXX days in the demand letter. (See attached " Transmittal demand Letter " file, and " Demand E-mail " file). This means my credit was negatively affected, concurrently affecting my acceptance into the XXXX unit I am actively trying to join.</p> <p>I contacted the damage recovery unit on XXXX/XXXX/2015, and was once again not able to speak to the representative charged with my case. The representative I spoke with admitted that the situation I am in is due to their incompetence, but still refused to cancel the debt with the collection agency, even though it will damage my credit (see " final conversation with damage recovery unit " recording (XXXX until end)).</p> <p>As of XXXX/XXXX/2015 they still did not send the necessary documents to the card benefit services, who still have an open claim on my behalf. (see " letter from benefit services " file, " benefit services not received necessary documents " recording).</p> <p>I will contact a lawyer and file a lawsuit if this matter is not resolved, as their misconduct will disqualify me from the XXXX unit that has been my lifelong dream to join. The mental anguish it will cause me is not something I can describe in this letter.</p>	1461456
7/9/15	Communication tactics	<p>They call me at work pretty much every single day. When I am not there, they harass my boss asking her to tell them my working hours. She has told them she cant give them my work schedule, yet they persist and ask for it. They are very harassing. When I am at work, I am very very busy as is my boss. These repeated calls are harassing and interrupt my work as well as my co workers. I am getting in trouble because I get calls at work almost every day. I feel I may be close to getting fired for recieving constant calls at work. I have told them not to call me at work, but they continue.</p>	1460675
7/8/15	Improper contact or sharing of info	<p>I called to speak to someone regarding my past due student loan, the rep proceeded to ask my information including my place of employment which I gave him but I did not give him the phone number of my employer because I clearly stated " I can not receive personal calls of ANY TYPE " he argued with me stating that they would n't call they just need the number, I again said I was not going to give that information. I was unable to complete the call at that time because I was on a time restraint and said I would contact them back later that week. A few days later a rep called me at work when I was off, which means whoever called took it upon themselves to not only call after I CLEARLY stated not to but to also LOOK UP the phone number to my employer because I would not disclose that information. I called them back and spoke to a supervisor who apologized and said it was against policy to call my employer when I had asked them not to and the rep that did so would be reprimanded and it was a mistake. I was very upset and again the issue at hand had not been resolved regarding my loan. This company has since called my employer TWO more times. I called them back and explained AGAIN that they CAN NOT call my employer and the rep told me he did not see a note on my account until he had already called and that by law they ca n't call if there 's a note so they would not be calling again. I have already been reprimanded by my employer multiple times regarding these people continuously calling. I explained I could lose my job over this after the first time they called yet they called again 3 more times. Obviously my request is not being taken seriously and this was my last resort to stop it.</p>	1457846

Date received	Issue	Consumer complaint narrative	Complaint ID
7/8/15	Cont'd attempts collect debt not owed	I received several letters from Trasworld Systems stating I owe XXXX XXXX XXXX XXXX, XXXX XXXX XXXX XXXX XXXX, XXXX, Mo. Phone XXXX. The sum of {\$99.00}. I called XXXX XXXX & they told me that my account was paid in full. To ignore the Collection Agency. I do n't want this to affect my credit score & I want Transworld to leave me alone. I called Transworld but could never get through. Please help.	1458160
7/7/15	False statements or representation	<p>- XX/XX/2015 due to an XXXX condition I had the urgent need to go to visit XXXX XXXX XXXX XXXX located at Address : XXXX XXXX XXXX XXXX, XXXX XXXX, XXXX XXXX - Phone : (XXXX) XXXX They provided a XXXX for XXXX an offered an agreement to rent or purchase the equipment under the XXXX. I market the rental option for {\$30.00} a month.</p> <p>- On XXXX XXXX, 2015 I received the first invoice/bill (\$ XXXX {\$18.00}) from XXXX and made a complain with the XXXX XXXX XXXX care center where they called to support my claim due to the documentation presented.</p> <p>- XXXX XXXX, 2015 I received a second invoice for the same amount stating I was late with the payment. I went back to the medical facility looking for a solution and explanation to the problem created by their institution. (Documents attached and date stamped). They called me later saying my case was solve and that I will receive an invoice for the correct amount of {\$30.00}. That invoice never came.</p> <p>- XXXX XXXX, 2015 I received the collection leter from the collection agency Transworld Systems Inc. located at XXXX XXXX XXXX, XXXX XXXX XXXX, XXXX XXXX with the case reference # XXXX (to be provided later) for a debt with XXXX on the amount of \$ XXXX XXXX XXXX, 2015 I went to the XXXX XXXX XXXX XXXX facility to speak wit the supervisor (XXXX XXXX XXXX XXXX) and from there call the collection agency to explain and provide the information attached. The collector agent that took the call was XXXX XXXX (XXXX) XXXX and her supervisor was XXXX. XXXX was not helpful at all and she recomended paying the full amount to prevent being reported to the credit berau and then ask for the credit if any. I totally desagree with the proces since its not right to collect wrong amounts.</p> <p>- I said clearly to them that I was disputing the charges and they told me it would take few days for them to investigate.</p> <p>- I called XXXX on XXXX XXXX, 2015 during the afternoon to confirm that my case was being investigated and they put me on hold for about 20 min losing the call at the end with no respond.</p>	1455281
7/7/15	Communication tactics	With this collection agency they harrassed me and told me that I needed to make a payment. They did not provide me with a written verification of the debt to prove that I needed to pay. They furthermore, did not try to retract the debt from the proper persons.	1453918
7/6/15	False statements or representation	I got a call from XXXX at Transworld Services at XXXX. Said my daughter owed money for a XXXX for contractor work. Checked and the XXXX is several states away and has no file on my daughter. Furthermore, my daughter is XXXX years old and mute and therefore can not order anything. Told this to " XXXX " and she was adamant about getting my information to pay this imaginary dept. I asked if I could contact her and she gave me a different number : XXXX.	1453086
7/3/15	Cont'd attempts collect debt not owed	On XX/XX/XXXX We sold a Ford F250 truck to an individual. We did not remove the license plate from the vehicle at the time of sale. The new owner apparently did not register the vehicle in his name and acquire a new license plate. He acquired XXXX parking violations (XX/XX/XXXX and XXXX) which totaled {\$20.00} each plus penalties, for a total of {\$160.00}. He failed to pay the tickets and we were sent the citations, because the license plates still showed us to be the owner. When the City of XXXX XXXX sent us the citation I sent them a letter and copy of bill of sale and title transfer. They continued to send notices and I would each time send copies. They referred the matter to XXXX XXXX XXXX and they began harassing calls and letters. I sent them the copies as well. XXXX XXXX has now passed on the debt to Transworld Systems who has continued the harassment. I copied them on the same information on XX/XX/XXXX. In response, On XX/XX/XXXX I received their " validation, " which is the same info of the date, time, ticket #, truck plate. I want all correspondence to cease regarding this debt which is clearly not ours. In addition to the collection agencies we also had a revocation of motor vehicle registration privileges placed on us by the XXXX DPS, which required more documentation and time to clear up.	1450958
7/1/15	Cont'd attempts collect debt not owed	Although I took my daughter to XXXX, on XX/XX/XXXX we left his office before any service was provided due to lack of hygiene XXXX general bad hygiene practices and inappropriate office practices (inappropriate magazines in the children 's waiting area). Immediately following the experience, my XXXX insurance company suggested I file a complaint with the Virginia Department XXXX XXXX XXXX. The case number is XXXX. Although XXXX XXXX XXXX provided NO service at all, his office fraudulently charged my supplemental XXXX plan and collected money for service he did not provide. Additionally, he has been fraudulently billing me {\$14.00}. When I received a collection letter from Transworld Systems , Inc on XX/XX/XXXX I immediately tried to call Transworld. I tried several times, but was disconnected when I opted to speak with a representative. When I received another letter dated XX/XX/XXXX I attempted several times, again, to reach a representative with Transworld. On XX/XX/XXXX, I finally gave up trying to reach Transworld, and I called XXXX office directly to dispute the validity of this charge. I spoke with XXXX XXXX and also XXXX XXXX. XXXX XXXX called me back shortly after I spoke with her on XX/XX/XXXX and indicated that XXXX XXXX XXXX would not be pursuing collection, however, today, I received another Transunion Statement dated XX/XX/XXXX.	1446621

Date received	Issue	Consumer complaint narrative	Complaint ID
7/1/15	Can't repay my loan	For the past couple of years I have been trying to negotiate with XXXX XXXX XXXX for a favorable payment. Due to extenuating circumstances and family commitments I am unable to afford my monthly assessed payment for the life of my loan. When I began experiencing financial difficulty I immediately reached out XXXX XXXX to get on favorable payment schedule to bring my account current. Sadly, I could not pay the monthly payment and past arrearages that brought me to this point. Needless to say I defaulted on my private student loans because XXXX was unwilling to provide any reasonable workout options to include a reduction in interest rate, late fees or principal reduction. My account with XXXX was recently transferred to Transworld Systems , Inc. collection agency who is demanding a payment of {\$80000.00}. On XXXX XXXX, 2015 @ XXXX. I spoke to XXXX XXXX at ext. XXXX and XXXX XXXX XXXX, Operations Supervisor at Transworld Systems ; XXXX XXXX can be reached at (XXXX) XXXX. In speaking with XXXX XXXX he stated that XXXX will be willing to accept a lump sum payment of XXXX, when I asked if any other options were available he said that I could pay the interest but it would not affect the principal amount and when I asked if the a payment arrangement could be made for a debt settlement amount he stated that none were available at present. I asked for all of my payment options to be documented in writing and he said the only option that could be documented would be a pay-off amount of the \$ XXXX. I am asking and praying that you would be to assist me in this very serious matter so I can get into positive pay for my private student loan so I do not have to file for bankruptcy.	1448607
7/1/15	Disclosure verification of debt	Received several calls from this company, but they did not leave a message. I called their number, and asked repeatedly what company they were calling from ; what they were calling me in regards to ; what was the name of their company. Their employees refused to answer my questions, instead they just put me on hold and transferred me to another person. Then they would hang up. I called back again, and finally one of their representatives told me the name of their company was Trans World Systems. They did NOT tell me that this was in reference to a debt. They asked for personal information (my name, address) but refused to tell me why. Finally, I told the person that I would be filing a complaint with the FTC if they ever called me again. I asked them to confirm that I had told them not to call me, and the person said yes. Many times during my call, I asked them what this was in reference to, and they refused to answer. The only reason I know that they are debt collectors is from Googling the name of their company. I have not been told what debt this is in reference to, so I can not make any judgment about whether it is an actual debt, or a complete scam. They totally ignored their government requirement to tell me that their phone calls were in reference to a debt. In addition, I believe that they are attempting to mislead consumers with their name. It would be easy to confuse their name (Trans World Systems) with the legitimate company XXXX XXXX.	1447904
6/30/15	Can't repay my loan	My students loans are with XXXX. I attended XXXX XXXX University. This company is not friendly, and I pay monthly but my loans continue to go up due to the interest rate. They do not have any solutions to help me and my situation.	1444927
6/29/15	Communication tactics	XXXX XXXX XXXX, XXXX XXXX XXXX, PA XXXXXXXXXX United States Phone: XXXXXXXXXX I have been called at XXXX in the morning to almost XXXX at night XXXX times a day. I have asked them to stop on several calls and the Reps all say they will not stop and they will call me whenever they feel like it. I have asked them on these several communications to please stop harrassing me they laugh and say " they will call as many times as they wish and no one can do anything about this " They have also called me from personal cell phones at XXXX. They are trying to collect a debt that is over XXXX years old that I just do not owe.	1442337
6/28/15	Taking/threatening an illegal action	I filed bankrupsy in XXXX of 2014 and it was discharged in XXXX 2014. I got a garnishment that I was not made aware of.	1441654
6/27/15	Communication tactics	They called looking for someone by a name that does not reside here. Caller was advised of this and went on to question if I knew the person. There is no one here by the name that they are looking for and no one has any business (past, present, future) with this company. The number on the caller ID XXXX	1441221
6/26/15	Disclosure verification of debt	I got a letter from Transworld Systems Inc. XXXX XXXX XXXX XXXX XXXX XXXX , DE XXXX They said they are collecting a debt of {\$710.00} and if I do n't pay it they ill report it to Credit Bureaus. They did n't tell me what the debt is from. When I called the number on the bill it went to voice mail. I 'm not sure if this is a legitimate company. I googled the name of the company and found another number to contact them. Gave them the reference number on the letter representative wanted my social security number, which I refused to give it to him. He said he ca n't help me if I do n't give it to him. I said I do n't know if this is a legit company. He transferred me, the next person verified my social and said they will send a more detailed report.	1440101

Date received	Issue	Consumer complaint narrative	Complaint ID
6/26/15	Dealing with my lender or servicer	I was a student of XXXX College XXXX XXXX, XXXX, California before its closure on the XXXX of XXXX, 2015. During the course of my stay at XXXX XXXX Loans were obtained. I have been paying the monthly bills up to XXXX, 2015. I received a letter from University Accounting Service, LLC of the transfer of the loans, however not all the loans. Please, assist me in this situation. Are all the XXXX Loans in the Loan forbearance? Do I still continue to pay the required bills? Please, help.	1440341
6/26/15	Dealing with my lender or servicer	I was unemployed XX/XX/2012 and filed for deferment of my federal and private loans and completed all paperwork as requested. XXXX properly deferred my federal loans but did not apply the deferment to my private loan and did not inform me that the private loan was not deferred. Due to this they defaulted my private loan, despite me completed all of the required paperwork. I was never informed that this could not apply to my private loan. This situation has caused me much financial hardship since and has been a very large burden to deal with, despite being employed now. I am demanding XXXX and or whatever collection company is involved, restore my private loan back to a current status, as well as restore my past credit history to reflect my loan not having entered a default status, being that it was due to the negligence of XXXX that my loan defaulted and not any fault of my own. I have made multiple attempts to try and get this situation resolved; however, I have not received any correspondence addressed to me despite the fact that I have attempted to reach out multiple times to all parties involved and XXXX always being aware of my new address. I am requesting an immediate restoral of mine and my co-signer's credit to a positive credit reporting, as well as an opportunity to resume reasonable payments to my account as long as it is not made in a negative status. If this matter is not corrected in an appropriate and ethical manner, I have already seeked out an attorney and will proceed to pursue this matter legally.	1440920
6/25/15	Dealing with my lender or servicer	Younomics is charging what I think is illegal interest. My initial loan amount was XXXX. The finance charge from the Truth in Lending statement show XXXX. However, the finance amount doubled. I have documentation that I plan to mail the IRS fraud department. The principle amount on the loan never decreases. I have XXXX XXXX dollar loans. XX/XX/XXXX, I paid over XXXX dollars in payments. The total principle amount never changed from XXXX. The XXXX sent by the loan servicer showed less then XXXX XXXX dollars in interest payments, which is incorrect. The company did not allocate money toward principle, and the XXXX they issued misrepresented the actual amount I paid toward interest. I am an Accountant. I have been keeping track of my payments, and documenting Younomics interest fraud. My monthly payment per loan is XXXX dollars. There is a XXXX dollar late fee, if payment is late. The principle amount never decreases. XX/XX/XXXX, there statement show interest accrued XXXX, plus XXXX late fee. However, they charged me XXXX under the title " current amount ", The amount of XXXX is applied toward the past due balance of XXXX. The principle remains XXXX. If the XXXX current interest accrual is not paid, then it is also added to the past due amount. Every month there is additional amounts added to interest that 's not justified by contract terms. The statement show interest rate is 10.5 percent. Please investigate this company. I am sure there financial statements and tax returns are fraudulent. I have my original Truth in Lending statement, and I am sure I have the contract also.	1437480
6/24/15	Communication tactics	I was contacted Wednesday XXXX/XXXX/15 at XXXX CST by University Accounting Services/XXXX regarding my account and the status. I was previously asked the same questions from another phone call I received on Wednesday XXXX/XXXX/15 at XXXX CST such as when I could pay the account in full, when my next payment would be made, etc. As I explained on this call, I was disputing this balance with my college and I was making minimum payments, as I can, each month but I was unable to pay the account in full. I had marked on my online account to not be contacted by an automatic dialer on their TCPA Authorization. When I asked XXXX why I was being contacted a week later, he advised it was because my account was on the automatic dialer. When I advised that I had previously not given consent to be contacted in this manner, he stated he would have to review with supervisor. After reviewing, they removed my name from the list. I asked what steps I could take as far as already having my name on the no authorization list - no steps given, just to allow 24-48 hours notice. I receive calls from the company while I am working. When I try and contact the company back, the line just rings and places you on hold, never allowing an agent to answer the calls.	1437218
6/23/15	Dealing with my lender or servicer	XX/XX/XXXXUNIVERSITY ACCOUNTING SERVICES & XXXX XXXX XXXX XXXX THIS IS MY XXXX STATEMENT AND ALREADY IT HAS PAST DUE CHARGES ON IT ... THE AMOUNT I OWE WENT FROM {\$900.00} TO {\$910.00} with Interest of {\$4.00} plus Past Due Charge of {\$3.00} ... and this is my FIRST Billing!! DescriptionXXXX XXXX XXXX XXXX XX/XX/XXXX ; XX/XX/XXXXLoan DetailsID XXXXXXXX ; XXXXDescription XXXX XX/XX/XXXX ; XXXXStatus GraceCurrent Balance \$ XXXXCurrent Principal \$ XXXXCurrent Fees (Interest Bearing) \$ XXXXCurrent Fees (Non-Interest Bearing) \$ XXXXCurrent Interest \$ XXXXCurrent Interest Rate 8.900000 % Amount Due \$ XXXXDue Date XX/XX/XXXXAmount Past Due \$ XXXXCurrent Interval MonthlyAccurate As Of XX/XX/XXXXTHIS IS FRAUDULENT AND PREDATORY BILLING!!	1433187

Date received	Issue	Consumer complaint narrative	Complaint ID
6/20/15	False statements or representation	Transworld Systems Inc is sending me a bill for {\$720.00} and I do not owe this. It says city of XXXX. The only thing I ever had with the city of XXXX was a bill for XXXX in XX/XX/XXXX This was settled in XX/XX/XXXX through a debt collector XXXX company. Transworld shows nothing what his is for and they keep sending me unknown bills. it only shows an account # XXXX	1428866
6/19/15	Disclosure verification of debt	I was in the hospital XXXX of 2014. I received XXXX statement from the hospital. I called the hospital to make them aware I had no insurance and they understood. In XX/XX/XXXX I was accepted for XXXX Assistance. A social worker contacted me and made me aware all previous medical bills will be taken care of up to XXXX months. I gave all information for hospital bill and the woman said it will all be covered. I never again received a statement from the hospital and never received a collection letter or pre list letter. I am very upset and would like this resolved.	1429723
6/19/15	False statements or representation	On XXXX/XXXX/15 I paid Transworld Systems Inc. for an old military debt on my XXXX XXXX Card for the amount of {\$3700.00}. I had a garnishment on my paycheck prior to that and on XX/XX/XXXX {\$500.00} was garnished, and again on XX/XX/XXXX my pay was garnished for {\$240.00}. I have contacted Transworld Systems Inc for the overpayment and have still not received my overpayment refund and can not get an answer to when and if it will be refunded. I also contacted the XXXX XXXX XXXX card and the balances between the collection agency and the debtor do not match. Transworld has been very hard to deal with and the XXXX XXXX put me on hold for an hour when I requested a manager. I 'm very frustrated with the XXXX agencies and would like for them to contact each other, figure out my overpayment, and refund me immediately, I have paystubs that can verify the garnishment as well as the wire transfer from my bank when I paid the debt off.	1430338
6/19/15	Cont'd attempts collect debt not owed	XXXX XXXX XXXX was requested to come to house to service a XXXX range top under guarantee, the Tech was very rude and we asked him to leave our home. A few weeks later we received a bill from XXXX, we thought it was a mistake as XXXX had sent them. We were finally placed on collection, we contacted XXXX and paid the bill over XXXX months ago. We are still receiving letter from Transworld Systems Inc. We would like to complain about Both company. I had called XXXX times Appliance Service asking them to be removed from the list of debtor with no success. Thank youXXXX XXXX	1429867
6/18/15	False statements or representation	Called me at work -Womans tone on the phone was extremely loud. Everytime I asked for proof of the validity of the debt she kept on saying I owe the debt and we sent you stuff, I never got it told her that and then asked me where I worked. Rude ladyCalled me from a cell number - XXXX Kept on asking why ca n't I pay today. Said I was n't til I see copy of bill she refused to send me a copy. They call me XXXX sometimes XXXX times a day and never leave messages	1427578
6/18/15	Cont'd attempts collect debt not owed	Constant calling ... everyday.	1426872
6/18/15	Disclosure verification of debt	I had some medical service performed several months ago. I see on my insurer 's web site that the insurance company has paid their portion of the bill. I have been waiting for a bill enumerating the service performed and what I owe. Instead I have received a notice from a collection agency that my payment is overdue. When attempting to call the collection agency to explain, they do not answer the telephone. This collection agency is Transworld Systems located in XXXX, PA.	1427131
6/18/15	Communication tactics	They will not answer calls to discuss debt repayment options! I continuously call their customer service number , navigate the automated system, am put on hold, told I will speak with the next available assistant in order the call was received, then told by computer voice that there is heavy call volume and to call back at another time and then I am disconnected.	1427153

Date received	Issue	Consumer complaint narrative	Complaint ID
6/17/15	Disclosure verification of debt	<p>Transworld System Inc. placed a collection account for {\$310.00} on my credit report without sending a letter to me.</p> <p>I have no knowledge of this account as it seems that Transworld System Inc. purchased this account from another creditor. Transworld System Inc. violated the FDCPA Collection Practice by placing this collection account on my credit record without notifying me in writing.</p> <p>I request that you please verify the following information:1. Full original account number. 2. Date original account was opened. 3. Any written agreements between myself and the original creditor stating that this debt is owed. 4. Full account summary on how these charges added up to {\$310.00} and an itemized calculation of alleged debt. 5. Date of first delinquency.</p> <p>If Transworld System Inc. is unable to provide the above identifying account information, this information must be deleted from all CRAs.</p> <p>Transworld System Inc. also failed to follow FDCPA giving the consumer time to dispute or validate the alleged debt within the allowed XXXX-day time frame that is allowed by law.</p> <p>Thank You, XXXX XXXX XXXX</p>	1425854
6/16/15	Cont'd attempts collect debt not owed	A company called Transworld Systems Inc is attempting to collect a debt on behalf of the XXXX, but the debt is not mine. I do not use the XXXX and the address for the person they are seeking (with my same name) is an address I am not familiar with. I 've let them know this verbally and in writing but it seems they are continuing to request payment.	1423819
6/16/15	Cont'd attempts collect debt not owed	I just got mail from Transworld to my address and wrong last name XXXX XXXX instead of XXXX XXXX XXXX collecting a debt I do not recognized as mine	1423502
6/16/15	Cont'd attempts collect debt not owed	<p>XXXX XXXX XXXX of XXXX XXXX billed for a medical procedure on my daughter. The billing statement is XXXX/XXXX/2015. I wrote aa check to pay the bill on XXXX/XXXX/2015. The Doctor 's office did not process the check (through my bank) until XXXX/XXXX/2015. On XXXX/XXXX/2015 I was contact via mail by Transworld Systems stating that they were attempting to collect a debt for the doctors office. On XXXX/XXXX/2015 I contacted the doctors office (XXXX of XXXX XXXX) they stated our account was out of debt collection and they mailed a statement which shows the debt was paid. I mailed all records to Transworld Systems on XXXX/XXXX/2015 showing the debt was paid.</p> <p>We received another letter dated XXXX/XXXX/2015 from Transworld Systems on another attempt to collect the debt that was not owed and has already been paid off. Transworld Systems says our account is not in collections, but they have sent letters still wanting us to pay them. They have also made attempts to get our phone number, I can only assume this would be used for further harrassement.</p> <p>I certainly do not recommend XXXX XXXX or XXXX XXXX with several locations in Texas as they held our payment, it seems intentionally, to put us into a debt collection.</p>	1423597

Date received	Issue	Consumer complaint narrative	Complaint ID
6/15/15	Improper contact or sharing of info	<p>Following a debt in question related to a visit to the hospital emergency room where, as an insured individual, a co-pay was paid in a timely manner, I received a collection notice from Transworld Systems, Inc.(TSI) at www.transworldpayments.com regarding a balance of XXXX for XXXX Emerg Physicians Acct. # XXXX which translates to TSI Reference number XXXX. The debt did not appear valid so I disputed the amount within the 30 day allowance and requested further information from the debt collector. Without producing this information to me for consideration, TSI informed XXXX, XXXX, and XXXX of the amount in question, resulting in an immediate negative impact on all XXXX of those particular credit scores, affecting my ability to lease a new home.</p> <p>While the debt in question may be valid, I have been unable to contact TSI via their publicly posted phone numbers and by the phone number listed on their written correspondence which is XXXX. I have called their numbers multiple times over several weeks within their hours of operation noted as Mon-Fri XXXX to XXXX EST. I have left numerous voicemails, sent emails, and post and unable to get a customer service representative on the phone to discuss this matter.</p> <p>I am extremely upset that this company has reported a debt to XXXX third parties and further that they are completely negligent in responding to inbound inquiries. Further, their online user account system is completely insufficient as I am unable to log-in, contact support, gather information, or spark action of any kind using this venue.</p>	1421518
6/15/15	Cont'd attempts collect debt not owed	I canceled my membership to XXXX and then revived a notice from Transworld Systems saying I owe \$XXXX. I tried to call them but the answering service hangs up, so I sent them a written request for proof of what they say I owe and have not gotten a response.	1421028
6/15/15	Cont'd attempts collect debt not owed	<p>On XX/XX/XXXX, I received a letter from the debt collection company named " Transworld Systems , Inc. " (XXXX XXXX XXXX, XXXX, PA XXXX), claiming that I owed to XXXX XXXX of XXXX {\$440.00}.</p> <p>On XX/XX/XXXX, I wrote a letter to Transworld Systems with a copy to the XXXX XXXX XXXX stating that I already had paid the alleged debt. I enclosed with my response information of the electronic payment that I did (confirmation number) and notified that the equipment was pickup by a XXXX employed on XXXX XXXX, XXXX. (Please, see Exhibit XXXX).</p> <p>A few days later, on XXXX XXXX, Transworld sent to me a XXXX letter alleging that the same debt mentioned before was unpaid. I responded again that I already had paid the debt and that the equipment was returned, so, no balance was pending. I also asked for a cease and desist of sending to me their collections letters. (Please, see Exhibit XXXX).</p> <p>However, on XX/XX/XXXX, I received a XXXX collection letter (dated XX/XX/XXXX) alleging that the same debt was still unpaid without any consideration to the letters and supporting documents that I previously submitted demonstrating that I paid the alleged debt in full since XX/XX/XXXX.</p> <p>These insistent and continuously submissions of letters asking for a non-existence debt are obviously an illegal harassment against me. So, herein I am asking from the " Consumer Financial Protection Bureau " their protection of these XXXX companies ' illegal harassments (XXXX XXXX and Transworld Systems , Inc).</p>	1422405
6/14/15	Cont'd attempts collect debt not owed	I went to the XXXX on XX/XX/2014 after having an accident in my work. They supposed to send the bill to workers compensation of my employer instead they send me a bill for the amount of \$ XXXX from XXXX XXXX	1420437
6/12/15	Communication tactics	Have received calls over the last several days from various numbers, but the call is conducted in the same manner. They ask for me, I ask who is calling, they only give their first name - will not say where they are from or what it is about. They continue to ask for personal information. Since I am not familiar with this person, I simply say they have the wrong number and to stop calling. I do not know what this is about, but it is beginning to become bothersome and concerning. The other numbers involved are : XXXX ; XXXX ; XXXX ; XXXX. Again, I believe it is the same organization just using different numbers.	1419152
6/11/15	Cont'd attempts collect debt not owed	hello i have received XXXX different collection letters about this claim the XXXX one was a company out of Kentucky, which we disputed in XX/XX/XXXX.when we got the letter from trans world i sent them a dispute letter in XX/XX/XXXX. their answer to my dispute was that they reported me on my credit report. i have had a lot of problems with identity theft and this company is on a witch hunt to collect anything from anyone. Please see the attachments.	1417822

Date received	Issue	Consumer complaint narrative	Complaint ID
6/11/15	Taking/threatening an illegal action	<p>The debt collector sued me in local court and obtained a judgement lien which has been placed on my home. This home is the only property I own. A notice was given to me informing me of the suit being initiated against me. Within my state of SC, the statute of limitation for filing a judgement on a non-federal student loan is 3 years. My understanding was that the court would not grant the lien because the statute of limitation had expired so I did not respond. However, the local court did grant the lien. I later found that I had to present my case regarding statute of limitation in court. My question is, Is it legal for a debt collector to seek a judgement claim even though the statute of limitation for doing so expired?</p> <p>Does this fall in the category of unfair or abusive debt collection practice?</p>	1416990
6/10/15	Improper contact or sharing of info	<p>Robocalls from " Transworld Systems Incorporated ", asking me to call XXXX for XXXX XXXX. It 's a phone answering service, nobody ever picks up, and I ca n't get any information on whom they are trying to contact or what the debt might be. And they keep calling multiple times a day.</p> <p>I 'm pretty sure I do n't have any outstanding debts - but these idiots keep calling, and not responding to messages left on their service.</p>	1414083
6/9/15	Cont'd attempts collect debt not owed	<p>A company that goes by the name of Transworld Systems Inc. has been calling me repeatedly for the past two months, usually XXXX a day. I only answered the call XXXX and the representative I spoke with was attempting to collect an alleged debt owed to XXXX XXXX. I refused to give them any personal information and contacted XXXX directly. As I suspected, I owed no balance to XXXX XXXX never have) and was not on any " do not rent " lists. The representative I spoke with at XXXX was concerned because they said they have received multiple calls from other customers who were made to believe they owed a debt that they did not owe. I am concerned because I did rent a car from XXXX last year, so I am lead to believe that somehow Transworld has hacked XXXX system to get names of renters or obtained personal information about me from XXXX somehow.</p>	1412259
6/9/15	Cont'd attempts collect debt not owed	<p>On XX/XX/XXXX I used XXXX XXXX XXXX in XXXX XXXX, California on XXXX XXXX XXXX to ship box parcels to XXXX.. The total charge was {\$340.00} which I paid with my XXXX XXXX. The Tracking # on the Receipt is : XXXX. I have a copy of the receipt. On XX/XX/XXXX, I received e-mail from XXXX XXXX stating that I exceeded the limit that was set before. I called XXXX XXXX and found that XXXX charged me {\$1300.00} on XXXX XXXX for the same tracking # on the receipt of the shipment. I declined the payment, and XXXX XXXX XXXX removed the charges on the next statement after I contested the charges and explained to them that I did not sign for this amount of charges and supplied them with the original receipt from XXXX. Later, I received an Invoice # : XXXX from XXXX with invoice date XX/XX/XXXX for the same tracking # for the receipt that I signed on XX/XX/XXXX. The charges was {\$1300.00} as a balance due. I called XXXX and explained to the operator on the phone that this is a fraud and it 's illegal to charge my credit card without my knowledge or consent. I explained to her that I would never have sent the shipment if I would have known that the charges is {\$1300.00}. The employee was very rude and told that I have to make the payment to XXXX. I was terribly stressed and shaking so my husband took the phone and ask for a supervisor to talk to. A lady name XXXX spoke with my husband and after half an hour she agreed that I am right and she removed the charges. On XX/XX/XXXX, I received a letter from a collection company Named Transworld Systems Inc. with File # XXXX, Invoice # XXXX XXXX to collect adept on behalf of XXXX with amount of {\$1500.00}. They added a collection fees charges of {\$190.00} to the original {\$1300.00}. On XX/XX/XXXX, I wrote a letter of all the above to XXXX and to Transworld Systems Inc. and asked to remove all the charges because it 's a fraud and illegal to charge me after the fact. On XX/XX/XXXX I received a letter from Transworld Systems INC with the Reference # XXXX XXXX stating that they are still reviewing the charges!. I really appreciate your help. I am a senior citizen and I got extremely stressed with every letter regarding this unfair charges. Thank you so much for offering this service.</p>	1412048
6/9/15	Improper contact or sharing of info	<p>Someone from Trans World Systems Inc called a business line (XXXX times this morning) and divulged serious personal information and was asking several office staff members from my XXXX. I called back and they wanted me to verify my social security number because there was " conflicting numbers " and they needed to verify. Also, they would not tell me who or what was owed and kept asking me for my SS #. I do not think that someone should be able to call an employer XXXX # and divulge that kind of information to someone that is not part of what is going on and all while asking people completely not involved for my social security number. I feel extremely harassed and am scared as a consume to think an " debt collector " who does n't know if it is my actual debt and is asking random office members for my social security number and divulging that it is to collect a debt. This also feels like slander as they told people things that probably are not true (XXXX different employees answered XXXX of the XXXX calls made today). Horrible business practices and should not be allowed to operate like that.</p> <p>Here number is XXXX</p>	1412304

Date received	Issue	Consumer complaint narrative	Complaint ID
6/9/15	Cont'd attempts collect debt not owed	<p>XXXX XXXX is trying to collect {\$250.00} from me for utility services provided at XXXX XXXX XXXX XXXX in XXXX, MA (account # XXXX). This account and this service is not mine ; I can only presume an account was opened under my name and SSN and this is a case of identity theft.</p> <p>XXXX XXXX sent the above amount due to collection agency Transworld Systems , Inc (account # XXXX). I first become aware of the problem in 2014 when I began receiving invoices from Transworld.</p> <p>Both XXXX XXXX and Transworld have been notified of the problem. A police report of identity theft has been filed with the XXXX Police Department (report # XXXX).</p>	1412392
6/8/15	Disclosure verification of debt	I received a copy of my XXXX credit report and noticed that transworld systems have been checking my report on XXXX different times XXXX and XXXX. I do n't have a account with this company. I XXXX the company name to find that they are a collection agency. They never tried to contact me by phone or mail just keep looking at my report as an account inquiry. I do n't know who they are and would like them to stop looking at my report I do n't want this to end up on my report without any verification.	1411539
6/7/15	Communication tactics	<p>My student loan was sent to a collection agency in XX/XX/XXXX.</p> <p>I have been making \$ XXXX monthly payments on my loan, and have never missed a payment. Last month on XXXX XXXX, I was let go from my employer and had no savings to cover expenses. I called Transworld Systems , Inc., the collection agency handling my loan to let them know I would be unable to pay my loan until I found employment. I told them I was renting and had no assets and since I was unsure how long I was going to be unemployed and what my unemployment would entail, I needed to make sure that I have enough funds to cover the essentials, rent, food, health insurance, etc. I told them as soon as I was in the position to make payments I would reach out to them. I anticipated it would take a couple of months at most. At the time of the call, they suggested that I take out a loan against my XXXX, but I told them that it did n't make sense for me to go further in to debt since such a loan would be interest bearing and I would end up owing more then I do now.</p> <p>On XX/XX/XXXX, I received a letter from Transworld Systems , Inc, that stated the following, " We are in the process of requesting suit authorization from our client. It has been determined that you have assets. This account is being scheduled to be forwarded to an attorney. Our client requires that we take this action when normal collection efforts do not resolve the outstanding debt. We will not make an exception to this requirement. Unless payment in full is made to our office in fourteen days, or you contact our office to discuss a reasonable repayment arrangement, your account may be referred to an attorney to determine appropriate action. " The letter is harassment and is misrepresentation. I have no assets, I do n't own a car. I rent and as I have told Transworld, I am currently not working. Further, I had just contacted them to let them know all of this as well. The tone of the letter threatens lawsuit, and after just XXXX month of no payment since outrageous. Further, it is unclear if XXXX XXXX, the underlying creditor will even take such action, but the tone of the letter leads once to believe that it is the case.</p>	1409729
6/6/15	Dealing with my lender or servicer	<p>XXXX XXXX XXXX attorney continued to proceed with a collection lawsuit after defendant attorney notified them of bankruptcy filing.</p> <p>School : XXXX XXXX XXXX XXXX : XXXX XXXX XXXX , XXXX XXXX (now closed) Private student loan owned by XXXX XXXX XXXX in collections.</p> <p>Attorneys representing XXXX. XXXX XXXX and XXXX (XXXX) & XXXX XXXX (XXXX XXXX) XXXX Filed a complaint (wrong venue) in XXXX XXXX XXXX Circuit Court XXXX XXXX at a former address I had not lived in in almost three years. Lived in XXXX XXXX 2 years after then reloca ted to XXXX. Alleged Debt was incurred in XXXX County XXXX, not in XXXX County XXXX</p> <p>Issues:1. XXXX willfully initiated a collecton lawsuit in a county of non residence of defendant, and in the wrong county where the alleged debt was incurred. XXXX willfully served the defendant at an older address in hopes the defendant would not find out about the lawsuit and obtain a judgement without the defendants knowledge.</p> <p>2. Defendant filed for bankruptcy protection days prior to the motions hearing. Both the XXXX County Circuit Court and plaintiff attorney were notified prior to hearings about the bankruptcy filing and all collection activity must stop.</p> <p>3. XXXX attorney still went forward after notification to obtain a judgement ruling after being notified. The defendant showed up at the hearing and presented the notice with bankruptcy attorneys letterhead to the judge presiding over the case on Friday XXXX XXXX XXXX. The Judge ordered a XXXX monthccontinuanace upon verification of my bankruptcy case. The plaintiff attorney was given a copy of the letter from my bankruptcy attorney advising of the filing prior to the motions hearing.</p>	1409294

Date received	Issue	Consumer complaint narrative	Complaint ID
6/5/15	Cont'd attempts collect debt not owed	<p>Despite many (XXXX-XXXX) telephone communications with billing dept trying to resolve a billing issue, XXXX XXXX (1) kept no record of their communications between me and multiple account representatives and (2) turned an inaccurate " balance " over to a collection agency after telling me to wait for an updated account statement by mail while a medical discount program card was being processed.</p> <p>(Additional info : I chose the " debt was paid " option from the dropdown menu because it most closely matches my situation. The medical assistance provider/drug manufacturer assistance program was in the process of approving my coverage when this debt was applied.)</p>	1408676
6/5/15	Cont'd attempts collect debt not owed	I have no idea why we got a debt collection bill for {\$7.00}, when I paid this bill off over a XXXX ago, and never even got any recent bills for this amount. No idea where this came from and will be very angry if this affects my credit.	1408617
6/5/15	Disclosure verification of debt	I submitted a request through the consumer finance website concerning my issue on XXXX XXXX and it was submitted to the company on XXXX XXXX for review [(Case number : XXXX)]. They responded on XXXX XXXX stating that they would review my complaint and provide a solution within 45 days. We are now going into 90 days since my complaint was submitted and just short of 90 days since they responded stating that timeline and they are still having this second company attempt to collect a debt that I am refuting and have yet to provide me with any documentation proving otherwise. Yet, they are also still reporting negative marks on my credit and sending harassing messages on my phone as well. I would like this resolved as soon as possible. If I took 90 days to respond to them there would be negative consequences so I feel that they should be properly reprimanded for this lack of communication, professionalism, and most importantly attacking and harassing me without providing me any proof of the debt owed.	1408672
6/2/15	Communication tactics	<p>On XXXX XXXX XXXX threatened to garnish my wages when I offered a {\$5.00} payment outside of the rehab program I had been deceived by XXXX XXXX XXXX into accepting (though I never signed their papers) In XXXX XXXX, I agreed in principle XXXX, who convinced me by saying they would backdate it to start a year ago (since I had already been making the \$ XXXX/month payments, saying that I could 've even done it at \$ XXXX/month with my income and expenses. However, each time they sent the paperwork it never showed the backdate, so I never signed it or returned it. Another problem with the XXXX is they were no longer willing to set up my payments with my pay schedule from work, but insisted on the same day each month. He initially placed it too early in month, but did later say fixed it till end of month, but they would n't accept future payments when I attempted to make them.</p> <p>Going back to XXXX XXXX, XXXX, when I got on phone with XXXX XXXX, it was my XXXX call in to the number XXXX provided back in XXXX. Now, XXXX told me that it was n't the correct department, hence my issues getting through earlier. On top of that, like I wrote earlier, he threatened garnishment on me. This is the XXXX time they threatened garnishment outside of their company policies and DOE regulations. I am trying to make payments, but this company continues to harass me and cause me undue mental anguish in trying to resolve these accounts.</p> <p>(A little background here, these loans were less than half their current balance when I was in hardship deferral after college and was arrested in XXXX, sent to prison in XXXX. I feel that they are unjustly higher based on circumstances outside my control as no one advised me I had to renew the deferral annually and I did n't get mail until XXXX in prison when they were already in default.)</p>	1401437
6/2/15	Cont'd attempts collect debt not owed	Please see the attached correspondence. I am the Federal Fiduciary of VA benefits for XXXX XXXX XXXX. He is currently under the care XXXX Prior to his approval for XXXX, he incurred XXXX expenses at that facility for which I am personally being harassed by Transworld Sytems Inc. for payment of that debt. I am not his legal guardian, nor liable in any way for his debts. I merely receive the VA benefits and disburse them in accordance with the law for his care.	1402613
6/1/15	Disclosure verification of debt	I received a letter from a Collection agency, TRANSWORLD SYSTEMS INC., on XX/XX/XXXX for a bill of {\$19.00}. When I called the credit agency I was not given any information as to how to contact XXXX who sent this bill to a collection agency. Apprarently it is for rental of my XXXX equipment for XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX. My complaint is that I have never received a bill from XXXX for this bill yet they forwarded it to a collection agency. If they could give my address to the credit agency they could have contacted me at some point during all these months. If they tried to mail me the bill I have never received XXXX. I always pay my bills so I resent them ruining my good credit because they failed to send me a bill. Apparently this is the difference in what my insurance company at the time XXXX did not pay. Had I been sent a bill I would have promptly paid it. If you check my credit you will see I have paid much larger bills than this XXXX and always paid on time. I will pay the bill but I would like for XXXX to be aware of my complaint and if they say they have tried to send my a bill I would like to see proof of that. I would appreciate any help you can give me in this matter, I am sure I am not the only person this has happenned to. Sincere XXXX	1400961

Date received	Issue	Consumer complaint narrative	Complaint ID
6/1/15	Disclosure verification of debt	received notice from collection agency with no information of original account or product. Called them, put on hold then sent to message center but their mail box was full and was disconnected. Amount is only {\$5.00} so seems like fraud -- too small amount to worry about so pay it may be desired response.?	1400359
5/31/15	Communication tactics	<p>I believe car-share company XXXX and debt collection agency Transworld Systems violated the Fair Debt Collection Practices Act : a) by making false statements on XXXX notices mailed to my address ; b) because of Transworld 's inability to retrieve the debt account from its internal computer system to assist me ; c) because of Transworld 's admission that it has no jurisdiction/authority over the debt, and d) because of XXXX 's attempt to deceive (mislead) me into believing that Transworld was contacting me to collect a debt that would be applied to my credit report.</p> <p>Following are my top concerns : XXXX of the XXXX notices received reads : " This is sent to you by a collection agency. " o This is false. If it were true, the Transworld representative would have been able to help me. (Image included).</p> <p>The XXXX letters does not contain what is called a " XXXX XXXX XXXX. " o The field is blank. According to the Transworld representative, this was XXXX of the primary indicators that illustrate Transworld has no authority over the debt. (Image included).</p> <p>XXXX of the XXXX letters received read : " This account has been placed with our agency for collection. " o This is false. Transworld could not access the debt in its internal computer system (no record existed) and could not help me ... and subsequently sent me back to XXXX (who refused to undertake my dispute). (Image included).</p> <p>XXXX of the XXXX letters received read : " Please be advised that we have been authorized to pursue collection ... " o This is false. Again, Transworld indicated it had no jurisdiction over the debt and could not help me. (Image included).</p> <p>I have included a full (comprehensive) statement to provide more information considering the character limit on this text box.</p> <p>*Please note that I believe the improper communication tactic is grounded in making false statements.</p>	1399319
5/29/15	Dealing with my lender or servicer	The servicer of my private student loans is not applying my payments correctly causing my loans to default	1397027
5/29/15	Communication tactics	TRANSWORLD SYSTEMS in XXXX DELAWARE KEEPS CALLING ABOUT A DEBT FOR SOMEBODY WITH THE SAME NAME AS MYSELF. I HAVE GOTTEN XXXX CALLS IN THE LAST XXXX WEEKS. THEY ASK FOR MY SSN and b-date which I will not give them. They will not stop calling.	1398248
5/28/15	Disclosure verification of debt	Attempting to collect a debt via phone calls and communication through court papers. Did not receive validation notice per the fair debt collections act to dispute the debt.	1395348
5/28/15	Cont'd attempts collect debt not owed	debt is not valid see attached.	1395342
5/27/15	Dealing with my lender or servicer	I began my XXXX studies in XXXX at XXXX XXXX University. I took out a private loan in order to continue my studies. I was unfamiliar with student loans at the time, and my parents were not able to pay for my schooling. I took out this private loan with the assistance of my financial aid counselor at XXXX, with my father as the co signer. I graduated XXXX as an XXXX in XXXX XXXX. I began XXXX school at XXXX in XXXX XXXX. I began getting phone calls from American Education Services, requesting that I make payments. I explained that I was attending XXXX school, and was unable to make the payments they requested. I graduated with my XXXX XX/XX/XXXX, and began working in XXXX of XXXX. I have not been able to make the large payments requested by AES because I came out of college with nothing, moved in with my parents and made small payments. At one point I was asked to make payments multiple hundreds of dollars a month, which I was and, I am still unable to make. At this time, my loan has become " severely delinquent " and I am being asked to make a one time payment of {\$54000.00}. I have been told by the collection agency (XXXX XXXX XXXX) that I no longer have the option to make monthly payments because of my severe delinquency. My father is also being harassed with phone calls, and being threatened by these representatives. I have offered to make small payments now that I am a bit more financially stable, but the collection agency stated that due to my continued delinquency, I am no longer eligible to make monthly payments. The collection agency has advised my father and/or myself to take out a second mortgage on my parents home to make the loan payment. At this point, I feel helpless because I have no way of getting that kind of money, and according to the collection agency, I have no other options at this time.	1393851

Date received	Issue	Consumer complaint narrative	Complaint ID
5/27/15	Disclosure verification of debt	<p>This complaint is being filed against XXXX XXXX XXXX (XXXX XXXX) for their improper debt collection tactics. The alledged debt amount of {\$2100.00} stems from a procedure I had done on XX/XX/XXXX. On XX/XX/XXXX I received a letter dated XX/XX/XXXX from debt collector Transworld System INC - XXXX XXXX XXXX XXXX, PA XXXX (XXXX). I contacted Transworld on XX/XX/XXXX and this is when I found out who XXXX was (currently XXXX is out of business). On XX/XX/XXXX I contacted Transworld again and their representative, XXXX XXXX XXXX a call with my insurance provider XXXX XXXX XXXX. At that time XXXX of XXXX XXXX stated to XXXX XXXX that they had no record of XXXX ever filing a claim. XXXX XXXX was also informed that contractually XXXX was required to submit a claim for payment. When asked by XXXX of XXXX XXXX for XXXX XXXX to provide an itemized bill and a contact number for XXXX she was not willing to provide that information. We concluded the call with XXXX XXXX stating she would contact XXXX to see if they would submit a claim, and verify they had my correct insurance information. My issue with XXXX is for failing to follow the proper procedure for collecting on this claim and for sending my information directly to a debt collector. My issue with Transworld is for attempting to collect on a debt without providing me with an itemization of the bill. I am aware I am responsible for my percentage of the covered and allowable charges set forth in the terms of my plan coverage. Needless to say XXXX will not be getting {\$2100.00} from me.</p> <p>Thank you.</p>	1394284
5/24/15	Cont'd attempts collect debt not owed	I am on XXXX medicaid- this charge was covered and was reported to the clinic and to the collection agency that it needed to be billed- since they did n't bill in a timely manner before the 1 year it is not my responsibility to pay this for their error.	1390415
5/24/15	Cont'd attempts collect debt not owed	I am victim of ID theft ; my Identity was compromised. I believe that one or more tenants who moved into previous addresses i have resided have used my personal details to open accounts in my name. I have never held a utility account with XXXX.	1390386
5/22/15	False statements or representation	<p>Bills from debt collector, Transworld Systems, for debt on a XXXX bill from XXXX XXXX XXXX in XXXX. Illinois. Bills have continued over 1and 1/2 years despite acknowledgement of erroneous billing XX/XX/2013.. Additional charges added 1 and 1/2 years after resolution of issue in XXXX 2013.</p> <p>Bill is for a deceased relative (deceased in XXXX 2013) that the XXXX says we are not liable for. We are not the guarantor or estate executor for the deceased relative.</p>	1388916
5/21/15	Cont'd attempts collect debt not owed	<p>I was involved in an auto-accident in XXXX XXXX after being hit by another driver in traffic. As a result, I went to the hospital for XXXX immediately following the accident. At the time I was not covered by medical insurance so the policy I was under covered the bills plus sought reimbursement from the other driver 's insurance company. There was some confusion around this as the hospital and insurance companies failed to communicate with each other properly.</p> <p>I have not heard from any parties re : this matter until 3 weeks ago when I received a notification on XXXX of my credit monitoring services that a debt collection agency had filed a collection account with all XXXX credit reporting bureaus. I had not received any mail, email, or phone call from this agency threatening such action and at the time, I had no idea what the debt was relating to. After sending a request for debt validation, they sent me a copy of the hospital invoice which states quite clearly " no response " from insurance company.</p> <p>I contacted XXXX (my insurance at the time of the accident) to find out what was the outcome of the claim. Their response (which I have in email) states that all debts had been paid to the hospital , but they had the case still open on their system because there may have been a double billing issue).</p> <p>I have already been penalized XXXX pts on my FICO score because of this matter which has caused me to cancel a consultation re : a personal loan for my wedding on XXXX XXXX, XXXX because of a significant hike in interest.</p> <p>I will be informing said company in the coming days that they need to take immediate action to rectify the damages to my credit report.</p>	1386922
5/20/15	Cont'd attempts collect debt not owed	This debt is not valid. I've sent two letters to Transworld Systems regarding the XXXX XXXX. The XXXX XXXX committed fraud with false advertising. I returned the product which was received XXXX XXXX, 2015 at their company. I lost {\$140.00} to the XXXX XXXX and they have their product back in full working order with no damage. Transworld needs to stop harassing me over this non-valid debt.	1385930
5/19/15	Improper contact or sharing of info	I tried to make arrangements with a the hospital to pay this debt and was told no I could not make payments then I was contacted by a third party debt collector to set up payments and then it was put on my credit as a debt. I have made arrangements for monthly payments?????	1383141

Date received	Issue	Consumer complaint narrative	Complaint ID
5/18/15	Can't repay my loan	I received my degree from University XXXX XXXX, applied for Federal Loans and worked full time. My wife was a stay at home mom and the University sold me on Private Loans that they said worked like Federal loans to supplement my income. I ended up with over XXXX in Private Loans the school should have never presented and an economy that will never return to pay them off.	1380399
5/18/15	Cont'd attempts collect debt not owed	Owed an amount to XXXX which was cleared up with the tollway direct and agreed to have the collection agency remove any negative marks as it was not 100 % correct. As when I originally reach out to XXXX XXXX before it had gone to collections the rep I had talked to said that she was removing the additional charges as long as the original tolls were paid which where. I never received any notice from the collection agency and only seen them reporting on my bearu to date I have not heard from the agency only see them on my Credit report I have tried to reach the corp office at the number, a number that I was provided by a cs rep at XXXX. (the corp number I was given is XXXX) but still have not heard anything from the collection agency and it is still being reported on my XXXX XXXX report after I was told it would be removed immediately after the situation was settled directly with the oirginal creditor	1381313
5/14/15	Taking/threatening an illegal action	I believe XXXX, representing XXXX XXXX XXXX, knowingly pursued a judgement against me that was past the statue of limitations in Colorado. In addition, the proof of service filed with the court was fraudulent and may have been fabricated. They have not provided me proof of service as I have requested twice in writing. There is no judgment or other indication of collection efforts on my credit report as required by the Fair Credit Reporting Act. They refuse to supply me with debt verification, hence I can only conclude that the lawsuit was filed and judgement was obtained illegally. The firm is claiming that I waived the statute of limitations by failing to file an answer prior to judgement. However, due to both their failure to serve me & my ignorance of civil procedure at the time, I did not have the opportunity exercise my right to defend myself.	1375241
5/14/15	Disclosure verification of debt	I have attempted to contact this debt collection agency via the web and by phone XXXX times in the last XXXX days and can never reach a soul when I try to go online to access the debt acct they say is mine it always redirects and then crashes. Is this even a real debt collector?	1375572
5/13/15	Cont'd attempts collect debt not owed	I had on XXXX XXXX 2014, paid to this company all medical bills that they had on file. I also went to XXXX XXXX and paid off all debt that they have had for me. This was over 3000 dollars and they told me that I did not owe them anything else. I have recently received phone calls and was very rudely told that I could not receive a statement. I asked for a statement in paper in XXXX for taxes. They did not send it. Instead they offered an over the phone statement. Now they are saying they sent a paper one and that if I wanted to know if I owed it I should look at the statement I was " given " in XXXX. They have been reporting this debt to my creditor and I have no idea where it came from.	1372933
5/12/15	Improper contact or sharing of info	I had a bank account charged off with XXXX XXXX. Transworld Systems Inc. did not report to XXXX that I had paid in full/and or the complete disclosure of dates and/or amounts paid by me. It has been three years since I settled this matter and it is damaged my check reporting agency score all this time.	1371721
5/12/15	Can't repay my loan	I have a loan that I defaulted with XXXX XXXX XXXX. My account is being sent to different collections agency. I was making payments with a collections agency than my account was sent else where with out notice. Now my loan is with XXXX law. In a response they stated that they received my account on XX/XX/2015. But on XXXX XX/XX/2015 I received a letter from XXXX that they had my account and was receiving phone calls from them up until XXXX XXXX 2015 and I filed a complaint against them and they never responded until the account was with XXXX. I do n't understand why my account keep getting passed around so quickly. I did n't received notice from XXXX until XXXX XX/XX/2015. As I stated previously I 'm unemployed and I 'm actively seeking employment. I can only pay about {\$25.00} until I 'm employed. Once employed I 'm more than willing to pay more. My co signer is also unemployed and is leaving on a fixed income. He has medical bills he has to pay because he had XXXX XXXX and had to get it removed he also had XXXX more XXXX after the initial XXXX. He was in the hospital for almost XXXX months. I was paying on my student loan up into XXXX. I called the previous company and it took them XXXX weeks respond to let me know they were no longer in charge of my loan. I finally contacted the people who had my loan through XXXX they told me to call a number. I called the number several time and did n't get a response I later found out the company had changed it 's name. I also have medical problems and have to take XXXX medication which I have to pay out of pocket because I do n't have any health insurance and have to see doctor regularly and have to pay out of pocket. So the money I have left is about \$ XXXX- {\$30.00}.	1372571
5/12/15	Cont'd attempts collect debt not owed	Transworld Systems , Inc. XXXX XXXX XXXX, XXXX, PA XXXX has XXXX mailed me collection notices for a bill I paid directly to XXXX XXXX XXXX. I paid {\$610.00} on XXXX/XX/XX/2013/15 check # XXXX. It cleared my bank. I have copy of cleared check. I responded to the first notice with a written note back stating that the debt was paid to XXXX XXXX XXXX. I enclosed front and back copy from my bank of cancelled check. The XXXX notice was received yesterday in my mailbox XXXX/XXXX/15. Today I mailed back another response and same photocopy of cancelled check. This is harassment. They could / should have contacted the original debtor.	1371935

Date received	Issue	Consumer complaint narrative	Complaint ID
5/11/15	Dealing with my lender or servicer	My daughter (deceased as of XXXX XXXX, XXXX) and I (co-borrower) initiated a government student loan (what I thought was a government student loan and according to XXXX XXXX XXXX, Federal student loan) XXXX XXXX. Payments did not begin until she graduated from XXXX XXXX XXXX XXXX in XXXX (so I assume the protocol of student loan was being followed). She was making payments and was current as of XXXX XXXX. Her unexpected death has left me as guarantor of the loan which I thought could be forgiven based on " student loan " protocol. I have been " slapped " with a civil judgement at this point in time which a first payment is expected XXXX XXXX, XXXX. I no longer have the income to support payments of this debt (retired/pension). I am seeking forgiveness or cancellation of the debt (XXXX). The initial school was XXXX XXXX XXXX XXXX. The promissory note and death certificate are available upon request.	1369013
5/7/15	Disclosure verification of debt	Debt collection company will not provide verification in writing.	1365053
5/7/15	Communication tactics	I have received no contact with anyone regarding a bill that I owe. I just received a letter in the mail from Transworld Systems Inc, stating that I owe them money. They advised if I do not contact them within 30 days after receiving this notice, they will assume the debt is valid. I have tried to contact them by phone and have been unsuccessful. The voice mail that I was connected to stated that it is full and I ca n't leave a message. How can a company just give you 30 day to prove the debt is n't your when you do n't even know what it 's for in the XXXX place? Is this company a fraud?	1364600
5/7/15	False statements or representation	Ref No. XXXX. Creditor City of XXXX, Acct No. XXXX, Principal {\$690.00}. In XXXX 2013, I stopped by the local fire station to have my XXXX XXXX checked. After the test, I was instructed that they needed to take me immediately to the closest emergency room due to my XXXX XXXX XXXX. I responded that I lived down the street and I could either get my wife to drive me or that I could drive myself. The staff recommended that they take me by ambulance immediately for safety purposes. They told me that it was covered by insurance and that the normal costs were {\$50.00} to {\$75.00} out of pocket. Later, I received a bill in the mail indicating that I owe the City of XXXX {\$690.00} for the ambulance ride because my insurance company would not pay for the ride. I immediately contacted the credit collector and he told me to file a complaint and that after they reviewed it, the City of XXXX could wright off the expense since the Fire Department misrepresented the {\$690.00} out of pocket cost.	1365471
5/6/15	Communication tactics	I contacted TSI regarding information on my credit bureau report. I was given my main account number and was transferred to a different department. The woman I spoke with, her main number was XXXX. She was nice until I requested verification of the debt, at which time she told me she would request it but I would likely not receive it since they 'd sent information previously and I had not responded. I told her that they were sending to the wrong address previously, to which she continued to berate me about how I was not cooperating, etc. I told her that I wanted to speak with a supervisor. She XXXX refused to pass me to a supervisor. Then she put me on hold for some time, then came back and told me that she had the XXXX supervisor that was on a conference call and the other that was not at her desk. I told her that I would wait for the conference call supervisor, she had insisted on putting me into voicemail. She then put me on hold again. When she came back, she told me she would give me dates of service over the phone along with patient information and amounts owed. She apparently is not sending me this information, which I had requested. She wanted me to pay the smaller balances over the phone, to which I told her that was in dispute. She is also stating that bills for my husband, which he has a separate insurance and I have not signed as guarantor on his accounts onto mine. She also refused to let me send in payments, she told me if I sent in payments, they would be applied to all the accounts, rather than the XXXX I specified and if I chose to pay for a specific account it would have to be done over the phone. I want to file a complaint against this company and this collector.	1364051

Date received	Issue	Consumer complaint narrative	Complaint ID
5/6/15	Dealing with my lender or servicer	I went to XXXX at XXXX University and I applied with a private loan to XXXX for XXXX to pay for school expenses. This was in XXXX I have never once received any documents from XXXX or any other company stating that my loans were being sold to anyone else. I graduated from XXXX University in XXXX, and started XXXX XXXX in XXXX in all this time I still had not heard anything I'm thinking that my loans are with XXXX XXXX and XXXX only. So in XXXX I was served with some papers at my Mom 's old house that I had n't stayed at in years. So I ended up getting a court date in XXXX XXXX with a Law firm by the name of XXXX I have never heard of them. Stated that they were representing XXXX XXXX XXXX XXXX I still have no clue who these people are. So I went to court in XXXX Ga and I explained I wanted to see paperwork because at the time I had no clue who was the lender and the judge told them to provide me with proper documentation. They never did I filed chapter XXXX bankrupt in XXXX of XXXX and I'm full aware that student loans can not be discharged in BK and that 's not what I wanted. So in XXXX of XXXX my mother was XXXX and I had not worked from XXXX XXXX XXXX of XXXX with no pay. I get my third paycheck of the year and saw a Writ of Garnishment on it I was so confused. So I filed a adverse with the courts and had to go to court in XXXX XXXX Ga today and the attorney office that was represented was the same which is XXXX which again they did n't seem to care and which I understand. The attorney that showed up today showed me which loan it was for which was XXXX in the amount of {\$5000.00} which now they are claiming I'm owing almost {\$10000.00}. I just checked my paycheck voucher and they have taken XXXX so far from these pass few pay checks my last pay check on the XXXX was for {\$570.00} I can no longer live like this I'm going to be homeless soon and these people do not care. I told the attorney I will pay them {\$200.00} a month but almost {\$600.00} is ridiculous so what do I tell XXXX-My car company-insurance-rent and other utility companies? XXXX XXXX do not pay me nothing but {\$29000.00} a year I'm barely making it. So I'm filing an complaint against XXXX XXXX XXXX XXXX XXXX XXXX XXXX- If I'm evicted what do I suppose to do nothing live on the streets of XXXX. This is suppose to be America education is preached and taught, but when we have to go through things like this you lose all hope as a citizen who pay their taxes.	1362436
5/4/15	Can't repay my loan	Hello, I have a private loan with XXXX XXXX XXXX. I defaulted on my loan and I was n't able to pay because of unemployment. They sent my debt to collections were I was making {\$40.00} a month payments. Then they sent it to another collections agency and now it is with XXXX XXXX XXXX. They sent me a letter in mail saying pay in full. But I'm still not working and have XXXX money in bank they only thing I can afford is {\$15.00} a month until I'm employed and I'm more than willing to make higher payments. My father co sign but I'm responsible for the loan he is n't working either and have medical bills because he had XXXX and had to have surgery last year. He had a total of XXXX surgeries in XXXX months the most recent in XXXX 2015. When he cosign he had no idea I would n't be working and could n't pay. Every month XXXX XXXX XXXX keep sending loan to different law offices. So I'm responsible and just need to make monthly payment plans or a rehabilitation program that I was n't offered by original loan.	1359885
5/4/15	Communication tactics	I received a notice from Transworld Systems Inc. that threatens to report me to all national credit bureaus. It also gave me a phone number to call, which I called XXXX times. Each time I called I was placed on hold for several minutes and then the phone would just hang up. This is a very rude and deplorable way to conduct their business.	1359770
5/4/15	Cont'd attempts collect debt not owed	I was billed {\$270.00} by XXXX XXXX XXXX which I paid by my check No XXXX dated XXXX XXXX, 2015. My check cleared my bank account on XXXX XXXX, 2015. I subsequently received a debt collection notice dated XXXX XXXX, 2015 from Transworld Systems Inc., Collection Agency, XXXX XXXX XXXX, XXXX, PA XXXX, correspondence to be sent to XXXX, DE. I have since received further collection notices dated XXXX XXXX, 2015 and XXXX XXXX, 2015, despite the fact I advised the collection agency on XXXX XXXX, 2015 that I dispute the debt because it has been paid.	1359799

Date received	Issue	Consumer complaint narrative	Complaint ID
5/1/15	Improper contact or sharing of info	<p>Starting XX/XX/XXXX I filed Chapter XXXX bankruptcy for reasons of too many bills and not enough money coming in. In the bankruptcy was my private student loan through XXXX XXXX XXXX XXXX By the bankruptcy laws of XX/XX/XXXX, the loan can not be discharged through the process anymore. On the other hand, the loan is suspended for the duration of the bankruptcy agreement which means I do not have to pay any money towards the student loan with no consequences. After my bankruptcy is discharged, the repayment of the loan is started again. Now I was discharged XX/XX/XXXX. In late XXXX I was contacted by a company called Transworld Systems Inc . The company is a debt collection agency representing XXXX XXXX XXXX. First they did n't offer to prove that the loan is mine and if the amount that they claim that I owe is even correct. We did though come to an agreement for me to pay XXXX dollars every other Friday, which means in a years time I would be one month ahead of scheduled payments. On XXXX/XXXX/XXXX I made the first full payment of XXXX dollars. Two weeks later on XXXX/XXXX/XXXX the XXXX dollars every other week started. I made every payment that they wanted me to make with no issues. On XXXX/XXXX/XXXX was the last payment that they would take from me. Approximately a week later a company called XXXX XXXX XXXX XXXX Contacts me, wanting me to start voluntarily start paying on my XXXX XXXX XXXX XXXX. I told them that I am already repaying my loan with another company (Transworld Systems Inc XXXX. After they contacted me, I turned around and contacted Transworld system. They told me everything is fine and im still on schedule to keep making scheduled payments every other week. After that was all said and done I did n't think anything of the situation. Three weeks and went by and it was XXXX/XXXX/XXXX. I checked my account to see if the payment of XXXX dollars has been withdrew from my account. It turns out that the payment was not taken from me. I look closer and find that two weeks before this time on XXXX/XXXX/XXXX that the payment was n't accepted then either. I contact Transworld systems to find out why the payment was n't received. They tell me that the account has been closed and I have to call this particular number. I call the number which is for the national collegiate trust people. XXXX now tells me that I have to contact XXXX XXXX XXXX Law firm. I contacted them and now they wanted me to pay more a month that was already agreed upon with the other XXXX XXXX. I told them that I could n't afford the payment of XXXX dollars a month. It was already hard enough to pay XXXX dollars a month as it was. Through all of this not once have I received any kind of paper work or any information of why the account has changed hands especially since there was an original agreement with the original company to repay the loan at XXXX every other week until paid in full at 4 % interest. I do n't even know if XXXX XXXX XXXX or Transworld system inc is even a reputable company but they are expecting me to give them a lot of money without prove of any kind that the amount is correct or not and if it even is my loan. I also have obtained a lawyer to handle all of my issues with this debt collection. They have not once responded to his request for information. They do on the other hand keep contacting me instead of him which I know is a violation of my rights. Since this has started with the changing of people they have put a collections on my credit report in which it is causing me financial ruin especially since the reason of bankruptcy is to get back on track with my finances and my credit report. As of right now Im back where I started 6 years ago. My agreement of repayment has been changed unlawfully without my knowledge. They also want a higher settlement when I owe less money</p>	1356110
4/30/15	Dealing with my lender or servicer	<p>My son took out a student loan and I cosigned the loan with XXXX company. He has been paying the loan for years. I received a collection notice from a TransworldAgency a debt collection agency stating that the loan was in default with XXXX XXXX. I never received any notification from the original debtor nor from XXXX XXXX stating that they had the loan now. I requested a copy of the promissory note which I received along with a statement showing all my son 's payments (which is current through XXXX 2015). I do not wish to answer this debt collection company. I should not have received any notification since I was not the primary debtor and the loan is current. I have had issues with XXXX XXXX in the past with XXXX loans I cosigned for my daughter where they illegally sued me for payment without any prior notification that the loan was defaulting, etc. I in turn answered the complaints and had the default judgments removed ; however, I am paying the loans now. I did not go after them for unfair collection practices, but this time I wish to. I had signed an agreement with the attorneys that I would drop my lawsuit so they would remove the default judgments against me. It all was totally illegal and being that I had numerous medical issues to address and a full time job, I did not have the funds or the time to pursue suing XXXX XXXX and their collection attorneys. However, this time I wish to do everything in my power to stop XXXX XXXX from harassing those who have loans taken over by them.</p>	1355160
4/30/15	False statements or representation	<p>XXXX has been paid. XXXX (XXXX) payments of {\$440.00} were paid in XXXX 2015. My current balance is XXXX.</p>	1354227

Date received	Issue	Consumer complaint narrative	Complaint ID
4/28/15	False statements or representation	<p>XXXX, via a debt from XXXX, BOTH with horrendous track records and even federal suits for their practices, have falsified phone records and dates related to a " supposed debt " and now are either unreachable, not willing to provide any records or proof, and are extending the date of the supposed debt to keep it on my credit report in order to maintain leverage. I spoke with our cable/tv/internet provider, XXXX XXXX, and they verified that from XXXX XXXX - XXXX, we had our services through them. On our credit report, it shows XXXX, via their company Transworld Sys Inc, claims a debt of {\$310.00} owed for XXXX service. Again, we cancelled this service in XXXX, as proven by XXXX 's records and other evidence. After not in any way being able to get through to anyone at Transworld for hours, being sent to dead end numbers, etc, I called XXXX XXXX. They also refused to produce any proof, even if I was willing to pay the debt, because it was sent to collections, although apparently XXXX after we stopped paying. They had changed the dates from XXXX to XXXX, and said my wife called in to say " we couldnt afford the service ", made a payment for what was owed, but then, becuase they say " she didnt discontinue the service " (which is a lie, because she ordered XXXX, and the entire incident was XXXX not XXXX), they kept billing. Even now, they say if I give them {\$410.00}, even though they can and will provide no proof (and I can so they will not) they will only " discontinue the service ", now XXXX years after we did cancel it, even XXXX years after they said we last called and paid. But they can not remove it or mark it paid becuase I would have to do that with XXXX Transworld XXXX who I can not get anyone to even discus taking payment for this fraudulent bill. Then, Transworld, did a {\$310.00}: " write off " in XXXX XXXX, making it look like a new debt and resetting the seven yr period, almost a XXXX after I last had this service. NEITHER company will provide any proof, address the credit issue even if I pay this fraudulent bill, that all it would take it XXXX of them changing the notes and date in their private records, and then Transworld making a " Credit Action " in XXXX, right in line with their deviant and criminal corporate history that has landed them in hot water with the FTC previously, and in court- and losing the case. I am disgusted. Even I WANTED to pay for this pile of lies, I have no counter-party, no bill (because I live in another state), no one who will provide any record, no one who will agree to mark it paid if I were to pay for this fraudulent bill ... nothing. BOTH companies should be fined for their illegal activities and my credit report made right unless something besides the provably wrong " records and notes " in their internal systems, not to mention them intentionally not disconnecting the service when we asked it be in XXXX of XXXX, ALL designed to produce this outcome in which the consumer has no way to defend themselves (it has been a XXXX) and no recourse whatsoever. No one will even send a bill. They dont even know my address. These people should all be jailed. Please live up to your name and " Protect the consumer " from these predatory and illegal actions, as these companies operate with such impunity and arrogance knowing there is nothing that can be done t stop them</p>	1351308
4/27/15	Cont'd attempts collect debt not owed	<p>8 years ago I rented a house in XXXX as I married a woman from the XXXX and waiting for her to come here with her XXXX kids. So for entertainment, I signed up with XXXX XXXX. I signed a form for items that I wanted with XXXX, They did not fulfill the contact and would not. So after a week, I told them I no longer want XXXX and had them come out an uninstal XXXX. I paid for the whole month, though I only had it for one week.</p> <p>After about 8-10 months, they started sending me bills and calling me. I told them several times that the contract was cancelled and they got paid for XXXX extra weeks that I did not use XXXX. This went on for three years.</p> <p>5 years ago, I got a call from my bank and asked me if I had authorized XXXX to take {\$750.00} from my account. I told them know, that I knew nothing about it. I filled out some forms from the bank, had to cancel my debit/credit cards and get new cards. The bank got my money back from them. I just ca n't believe they can go into anyone 's bank account and steal money. It is amazing that the XXXX government allows them to do this. Very dangerous as many people have let them draw money to pay their bills.</p> <p>So now my money goes to a collect agency XXXX and they start harassing me. It also goes on my credit report.</p> <p>We live in a small town in XXXX and want to move XXXX miles XXXX of where we live now into a bigger town. It took us a month to get a house because as soon as a house hits XXXX, they are gone within a day or XXXX. We found XXXX, XXXX day after it went on the market. But because of XXXX we were told we had to pay them before we could get the house. Even though I do n't owe them money, I went ahead and paid it. Even though I paid it by credit card, that does not assure us of getting the house. They said it would take XXXX days for the card to go through. Then XXXX will send me an email that it was paid. The property management people said that they will consider it once they get the confirmation letter faxed to them that it was paid. So because of Money I do not owe, because of XXXX and XXXX We may have lost a house that we so need and want. Plus it will stay on my credit report for a year after I paythe money. How can this happen?</p>	1349054
4/26/15	Can't repay my loan	<p>I attended XXXX XXXX University. I thought I only borrowed federal loans for school, however, it looks like I borrowed a private school loan for 15,000 at 11 %. I began paying it because I started receiving the bill at my mothers house. Then I was going through a child support issue and I could not pay the bill. I asked to file for a forbearance and they said I could but a few days later the loan went into default. I called AES and they said the agent should have told me I needed to complete the form immediately. I tried calling the collection agency to create a payment plan and they refused. XXXX XXXX threatened to take my Mother 's house and her retirement. I called AES to have them release the contract and they could not find it. They had my birthday as XXXX when its in XXXX. Now I 'm thinking this might not be my loan. My XXXX XXXX loans were completed with federal loans. So now I 'm clueless because XXXX XXXX XXXX wants 23,000 dollars paid in full. I am a XXXX and do n't have that kind of money.</p>	1347542

Date received	Issue	Consumer complaint narrative	Complaint ID
4/24/15	Disclosure verification of debt	I noticed XXXX items on my credit that I did n't recognize that were listed by XXXX so I got their # and called them, the girl said they were tolls from XXXX..I live in XXXX ... I told her I just wanted them gone and agreed to pay XXXX to do so, the girl refused to send me an email or letter spelling out that they would settle account for that amount. She said they do n't have " the legal dept " to do that ...???? I just wanted proof they would close these accounts for that amount as they said they would. I asked for her supervisor and a validation of debt because I did n't remember being in illinois then, and she gave the XXXX thing and said hold on, the supervisor came on who said first thing that she was busy and what did I want???? Seriously?? She also refused to send a letter or email and told me I had til XXXX their time or the price would go up, and HUNG UP ON ME! almost three weeks later, I get a letter from Trans World Systems saying that they now have my debt, and I need to call THEM. I called Trans world, and the girl said they ARE nco???? I nicely explained what happened before and that I was willing to close out the account even tho I was n't sure it was mine, I just wanted some proof before I gave them my credit card that they would indeed close the account out for that amount, the girl got snippy with me and again refused, take it or leave it, oh, and ya, now its {\$430.00}!!!! Who are these shady people and why are they switching my account to different but same companies???	1346108
4/24/15	Cont'd attempts collect debt not owed	This is a copy of the voice transcript of a message from Trans world Systems. They think I have a debt. " company (?). This is an attempt to collect a debt and any information obtained will be used for that purpose. Please return the call to XXXX XXXX-either (?) at XXXX. Again that 's XXXX had either (?) at XXXX. Thank you. Trans world systems Incorporated is a debt collection company. This is an attempt to collect a debt and any information obtained will be used for that purpose. When calling please refer to your ID code XXXX. Thank you. "	1346379
4/21/15	Cont'd attempts collect debt not owed	Have requested multiple times for detailed invoices reflecting the charges owed - have not received anything. Contacting the office via their XXXX # regularly puts you in a voice mail loop. I 'm considering this fraud at this point.	1338747
4/21/15	Disclosure verification of debt	I have received multiple letters from XXXX Inc. attempting to collect a medical debt from me. The phone number they provide on their letters goes to an automatic voice message stating that all representatives are busy and to leave my personal information. I have left a handful of voice messages with my name and contact information ; however I have not XXXX received a phone call back. This process has been ongoing for well over a month now and I can only imagine how much worse my credit score is being affected by this process. I am looking to pay my debt ; however can not reach anybody via phone and the website they provide also does not allow me to log in. I promptly get logged out to due an " error " each time I attempt to log in. This is getting extremely frustrating and has caused me to file a complaint.	1339637
4/21/15	False statements or representation	on XXXX XXXX 2014 i maid a contract with XXXX company for lawn service and we agree to cancel contract any time with no penalty for cancellation (iam sending you copy of contract) for my house thy promise my in XXXX to XXXX mounts everything will be green. After XXXX mounts my lawn was getting ugly and worstl called to company and spoke with XXXX to cancel contract he told me give us XXXX more chance and i will com to your house personally see WATS going on he never came and thy continue charge and take money from my credit card on i called again and cancel my contract and i told them i am not happy with service and i do n't want to your workers com to my property no one deed not came for service after XXXX and thy continue charging my credit cardl called my credit card company and stop the payments and dispute the charges credit company send them request and no answer from them and refund my money XXXX for the XXXX time services witch i never receivedAfter that thy start abusing me with tel calls and letters and some collection agencies {\$180.00}	1340875
4/20/15	Dealing with my lender or servicer	I had a hard paying my private student loan. Now a law firm is suing me. I hired a lawyer to help me. He has been trying to contact the firm to negotiate but they are not responding. Today I received a new summons about the same loan from another firm. I would like to settle this loan and stop wasting money on the lawyer when that money could be going towards the loan.	1337919

Date received	Issue	Consumer complaint narrative	Complaint ID
4/20/15	Cont'd attempts collect debt not owed	<p>In XX/XX/2007, I bought a new house and contacted XXXX Security to install a security system.</p> <p>According to city ordinances in XXXX, NC, any new alarm system installed in a home is to be registered with the XXXX XXXX Police Department.</p> <p>XXXX subcontracted the job to a third party installer who never registered the system with the Police Department or notified me to do so.</p> <p>The house was robbed shortly thereafter and since the system was not registered, the police were never notified.</p> <p>I filed a complaint with XXXX Security for breach of contract and terminated my contract since they never fulfilled their duties under the agreement.</p> <p>Almost XXXX years later, XXXX has chosen to levy a fee of {\$390.00} and turn the account over to a collection agency, Transworld Systems Inc., of XXXX XXXX XXXX, XXXX, PA, XXXX.</p> <p>This collection agency chose to contact me now, while I'm in the process of obtaining a loan to buy a new house as a means of exerting pressure and collecting what is a fraudulent debt.</p> <p>I ask for the Consumer Financial Protection Bureau 's assistance with this matter so that I can preserve my good name and credit history.</p> <p>The account number being used by the collection agency is XXXX.</p> <p>Thank you sincerely for your assistance with this matter.</p>	1336651
4/20/15	False statements or representation	<p>Starting on or about XXXX, 2014, Transworld Systems Incorporated called my personal phone and alleged that I owed a medical debt amounting to {\$1300.00}. I responded that the medical fees should be {\$450.00}, but the caller responded that the {\$900.00} was an additional expense in addition to the {\$450.00} medical fees. The {\$900.00} additional expense was not explained any further.</p> <p>After this phone call, I called the hospital to which I owed the medical fees, the hospital confirmed that I had medical fees amounting to {\$450.00}.</p>	1336576
4/19/15	Cont'd attempts collect debt not owed	<p>auto insurance that was paid this company did not represent my interest in a accident without investigation by other company which they did n't report my side to the proper parties just wanted to close there case and settle i later dropped there insurance they tried to quick settle and did not replace my damage parts and improper vehicle inspection. my monies were paid and they continued to send a final statement of monies owed by me i talked to them several times within that year and they would not provide proof of the XXXX dollars they say i owe them.</p>	1336360
4/17/15	False statements or representation	<p>Since XXXX XXXX I have been working to resolve an inappropriate charge with XXXX XXXX XXXX, without success. In XXXX my account was sent to Transworld Systems Inc. debt collection agency. I contacted one of their representatives, XXXX XXXX, on XXXX/XXXX/XXXX in order to dispute this charge and was told that they would send a verification request to XXXX XXXX to verify these charges were correct. I never received further communication from Transworld. In the meantime I have been in further contact with the Patient Liason at XXXX XXXX. On XX/XX/XXXX I was told my account had been sent to the auditing department and I should hear a result in a few days. On XX/XX/XXXX I was told my account was still in audit but the debt collection agency had been notified and my account was placed on hold. This was the last communication I have received. On my XXXX XXXX credit report the Transworld debt has been reported, despite my account supposedly being on hold and neither company contacting me further. I have attempted to contact XXXX XXXX and still have not received a call back. I called Transworld who referred me to their credit report department, but every time I call that number I receive a busy signal. This incorrect charge has now impacted my credit score, despite my best efforts to resolve the issue, and neither company is working with me to resolve the issue.</p>	1334458

Date received	Issue	Consumer complaint narrative	Complaint ID
4/16/15	Cont'd attempts collect debt not owed	<p>In a nutshell, this company is currently jeopardizing my ability to purchase a home by reporting a collection account for a medical bill that is not mine. I am fully insured (I pay top dollar) and have been for years.</p> <p>The medical bill in question occurred on XXXX/XXXX/XXXX and at some hospital in Texas that I have never been to. Also, I live in Los Angeles. When I called the debt collector (Transworld Systems), they claim there was no social security number attached to the claim they picked up but a birth date in XXXX ; I was born in XXXX.</p> <p>I do n't know whose debt this belongs to but the mere fact that a collection account has been reported under my name for a service unassociated with me while my spouse and I are in the midst of a home hunt should be illegal and I wish to seek damages.</p> <p>They are currently in the process of deleting the collection but the inconvenience and potential money this may cost me should be criminal. People are exploited every day by these companies while the government turns a blind eye. I 've had enough.</p>	1333581
4/14/15	Dealing with my lender or servicer	<p>Federal or Private loan : I do n't know because this is a fraudulent loan that I never received.</p> <p>I have filed more than XXXX complaints over the same exact illegal, non existing student loans. I have never received these funds. XXXX XXXX XXXX XXXX XXXX has refused to validate the loan. They have lied multiple times including stating they were a candy shop to collect information. They have called my neighbors in attempts to locate me. They have treated to file a police report if I report them. I have already filed these complaints with the Federal Government.</p> <p>This loan is resurfacing. I also have these fraudulent loans showing up on my credit reports as " wright-offs ". There has been zero accountability from any of the companies involved with collecting the money, selling the fraudulent loans to new companies, and no company has been required to provide information about the loan.</p> <p>I asked in XXXX (before I graduated college) for proof of this loan. Instead of mailing me the fraud packet, the company sent me letters stating they would report me to the police for filing false charges. In XXXX, XXXX, XXXX, and now XXXX, I have filed statements requesting this company prove these loans existed.</p> <p>There was only XXXX loan during this time, not XXXX loans. 100 % of the loan is currently at another bank. The loan is not late and the bank has not attempted to collect because I am still in college.</p> <p>This company has violated (XXXX) the fair credit report act XXXX XXXX XXXX the collections act. I seek damages for the destruction of my credit reports. I seek damages for the years and years of stress and humiliation. I can not even answer my phone because of these fake loans. XXXX time, the agent at XXXX XXXX XXXX XXXX XXXX acted as a client to book an appointment at my work.</p> <p>However, I have already been in contact with legal counsel and I plan on building a lawsuit against this bank.</p>	1329154
4/11/15	Dealing with my lender or servicer	<p>I defaulted on my private student loans. Back in XXXX, when I had obtained a stable job, I set up a payment plan and have been making consistent monthly payment ever since in what they told me was a rehabilitation program. However one day XXXX XXXX XXXX XXXX they stopped taking my payments then called threatening me and telling me to pay the full amount or they 'll garnish my wages. I 've made several attempts to make payment arrangements but they only want me to settle. I would like to settle, but I do n't have access to that large amount of money. They badger me daily. I 'm terrified and tired. Please help. I 'm really trying.</p>	1326208
4/8/15	Cont'd attempts collect debt not owed	<p>XXXX XXXX XXXX XXXX billed me for a debt I did n't owe, for a service I did n't receive, so I let them to into my account and take {\$96.00}. So I then canceled their contract because I do n't want to deal with them anymore.</p> <p>But Transworld Systems is still billing me for {\$96.00}, and I refuse to pay them XXXX for nothing. I want Transworld to stop billing me, and I want them to clear up the damage they did and are doing to my credit report. Therefore, I need your help. I have copies of this paid non-service. This racket has gone on long enough. Please stop them/. Please punish XXXX of them.</p>	1321217
4/7/15	Communication tactics	<p>I am currently making payments bi-weekly for medical debt. This company continues to call me several times a day. This is harassment and it will not be tolerated.</p>	1320065

Date received	Issue	Consumer complaint narrative	Complaint ID
4/7/15	Cont'd attempts collect debt not owed	I owed XXXX private student loans with XXXX XXXX XXXX totaling around \$ 124k. With that and other debt i chose to go through a chapter XXXX bankruptcy in XXXX officially discharged XXXX. It was negotiated that they would reduce amount owed to \$ 60k, no interest, and \$ XXXX for 236 months. It was not reported to the credit bureaus. My father died XXXX XXXX, I forgot to add the payments to my new budget for the year. I never heard from XXXX what so ever, then in XXXX their attorney representation contacted me threatening lawsuit. I communicated with them and they agreed to reinstate the original agreement. " start over ". i have been making payments. I tried to apply for a consolidation loan for bills today XXXX XXXX, XXXX. I was informed that Transworld System Inc a collection agency was reporting the loans as in collections. TSI also has not communicated with me in any ways. I need it removed from my credit report immediately. It is destroying my credit to the point I am unable to use the VA Home Loan option I served my country for. I also am unable to get any loans including auto loans. Please help me. I am XXXX years old and have XXXX daughters. I believe I deserve to have the " American Dream " please help me figure this out. Thank you.	1318370
4/6/15	Can't repay my loan	I went to school at the University XXXX. Each XXXX month semester cost me roughly XXXX \$ in tuition + room/food /books to attend. The price of tuition raised every financial year and by the time I left I had nearly {\$100000.00} in loan debt. I have tried to pay off over and over but ca n't keep up with the high payments. The loans are owned by the National Collegiate trust. In XXXX I lost my job like many at the time and hit hard times. I went without a job for XXXX years so my loans ended up going to creditors. I tried to work with the creditors but between trying to support my family and get myself back on my feet again I could n't keep paying. I kept trying to work with the creditors but finally it got turned over to a lawyer to attempt to collect this way. I need help!	1317993
4/4/15	False statements or representation	There was some wrong billing statement generated from XXXX for the phone which I returned within 7 days. I was told that the XXXX account balance was XXXX at XXXX but XXXX generated statement for next XXXX months which I solved with XXXX in XXXX. I called with the debit collection agency in XXXX for zero balance which they verified over phone. But then the collection agency has sent false statement to the credit reporting agency in XXXX with some invalid amount	1315920
4/3/15	Cont'd attempts collect debt not owed	A debt I 've already paid is on my credit report as a collection.	1314876
4/2/15	Disclosure verification of debt	ON OR ABOUT XX/XX/2014 TRANSWORLD PLACED A INVALIDATED DEBT INQUIRY, ON XXXX/XXXX/2014 SENT THEM VALIDATION REQUEST CEAST AND DESIST ORDER IN VIOLATION OF TCPA, FDCPA, FCRA ETC.	1312425
4/1/15	Disclosure verification of debt	When I was in the military and as a spouse I had a XXXX XXXX Card, and about 3 years ago i received a letter saying i needed to pay a certain amount a month. When I was able I began to make large payments through a third party debt management company. After I ceased with them I was not able to find information about this creditor anymore. The old XXXX was no longer the one who dealt with it. I would check my credit report and even consulted with my banker because I am trying to be out of debt completely. All we could see is that the XXXX account was closed. I never received any communication from this company that would have allowed me to continue paying them until my tax return was taken. I finally found out why, even though I was never notified that my tax return would be taken either. After my tax return and all the months of interest the accrued I now owe more than the original amount. I find it very unethical of this company to let so much interest add back up to such a high amount. This is a debt I would have been paying every month not to let this happen and not the interest is so high even with the monthly payments I will barely make any ground on paying this off.	1311943
4/1/15	Dealing with my lender or servicer	XXXX XXXX, XXXX XXXX, and University XXXX XXXX, XXXX are misrepresenting zombie debt on my credit reports as well as attempting to collect debt that is outside of the Tennessee statute of limitations. According to a letter received from them " the accounts were brought current with the first payment due on XXXX/XXXX/2015 " -- They are attempting to disguise and misrepresent this zombie debt as current and collectable in an attempt to collect a debt they are not legally entitled to.	1310422
3/31/15	Cont'd attempts collect debt not owed	THIS IS NOT MY DEBT! I WANT THIS ACCOUNT REMOVED FROM MY CREDIT REPORT AND THIS COMPANY TO STOP CONTACTING ME IMMEDIATELY! This company continues to report on my credit report after I sent them a letter telling them that this account was not mine and I have no idea what it is or who it belongs to! I asked for proof of a signed contract, I asked for a license to collect in my state, I asked for copies of all information referenced for this debt and still to date, I have not received anything but harassment from this company!	1308129

Date received	Issue	Consumer complaint narrative	Complaint ID
3/31/15	Cont'd attempts collect debt not owed	This number out of XXXX Wisconsin keeps calling me : XXXX saying they are a debt collection agency ... for debt they do not identify. It is a recorded message with a woman with an XXXX accent named XXXX XXXX. The toll free number they say to call them back at is : XXXX. Recorded message says they are Transworld Systems ... when in fact they are XXXX XXXX XXXX.They keep calling from different XXXX numbers out of the XXXX area ... I have XXXX numbers blocked from them now. I do n't owe anyone any money.	1310030
3/28/15	Can't repay my loan	I am suffering from financial hardships. I am submitting this complain, because I can not do anything else about my circumstances. I am not able to make payments on my student loans and the majority of my expenses. I had no choice but to file chXXXX bankruptcy so that I could afford basic necessities with my student loans in deferment at lease for few short years. I owe an estimated {\$250000.00} Student loan debts to XXXX, XXXX XXXX XXXX, XXXX XXXX and Cornerstone loan services. My student loan balances never decrease ; the balances only increase, because I have high balances, high variable interest rates and penalties. My private student loan carriers do not offer reasonable repayment options where I could realistically pay off the debt and manage my expenses according to my debt to income ratio. I am complaining, because I do not understand why an undergraduate student majoring in psychology, was preyed upon and loaned a XXXX dollars in student loans. Why am I constantly being harassed with phone calls, letters, emails etc. as if these behaviors would cause money to miraculously appear? I spend many nights restless trying to figure out why this happened to me. I sometimes hope that when I finally fall asleep I either never wake up. I do not have any children or friends, because I am ashamed of my debts. I have been preyed upon by predatory lending practices by XXXX, XXXX XXXX, and XXXX XXXX XXXX. These companies targeted me veraciously with emails, flyers, letters in the mail, asking me to take out these loans. These loan companies did not ask me to produce any current or future earning potential etc. to indicate whether I could actually repay the loans back or not. I was vulnerable, preyed upon and scammed out of my future. My life has been ruined by these corporations before it had a chance to begin. I am almost XXXX old and I have no future. Based on my debt to income ratio, education/skills, earning potential, and life expectancy, I simply can not pay these loans back now or in the future.	1305891
3/28/15	Cont'd attempts collect debt not owed	I believed my identity was stolen and filed various disputes with credit bureaus on debts that were not mine and was successful in eliminating them. Now transworld systems is trying to charge me again for these debts harrasing me. They call on weekends early morning and night and they keep asking for personal information by asking me to " verify " when the debts are not mine!!	1305983
3/28/15	Dealing with my lender or servicer	Transworld now owns this debt but I never received any notice from anyone saying the ownership has changed. I have tried to contact XXXX XXXX but he never returned my calls which he is suppose to do. XXXX XXXX XXXX is a horrible servicer because they are constantly giving misinformation. I made a payment on XXXX/XXXX/XXXX which was XXXX which XXXX XXXX claims was a regular weekday but and their office was closed and the system allowed me to make a payment on that day, I also made payments on XXXX/XXXX/XXXX, XXXX/XXXX/XXXX which was made on a weekend which XXXX claims you ca n't do. I was credit reported on XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX,, XXXX/XXXX/XXXX, XXXX/XXXX/XXXX, and XXXX/XXXX/XXXX, now I made a payment on XXXX but it did not post until XXXX/XXXX/XXXX because they were closed on Friday, the day after XXXX which they reported to my credit even though the payment was there, the supervisor advised because the payment was made on the XXXX it will be updated, a payment on XXXX/XXXX/XXXX was posted but the payment was made on XXXX/XXXX/XXXX which was a Saturday but XXXX claims you ca n't make a payment on weekends which I have on numerous times, I also made a payment on XXXX/XXXX/XXXX therefore the credit reporting needs to be removed. This is illegal due to the FCRA because XXXX XXXX XXXX claims their system " credit reported " me. I can take legal action against Transworld and XXXX XXXX XXXX for illegal FCRA. XXXX needs a set standard as to when credit will be reported because I was told it was based on when the payment was made, since they removed the credit reporting for XXXX and XXXX they should remove it for XXXX since they can see the payment was made. Like I advised before, I made a payment on XXXX/XXXX/XXXX which was XXXX and the payment did not post until XXXX/XXXX/XXXX (which is not my fault) and I also made a payment on a Saturday which was XXXX/XXXX/XXXX and it did not until XXXX/XXXX/XXXX, the supervisor removed it because she states they go by the date the payment was made. Clearly XXXX XXXX does not know what she is talking about and clearly needs to look the calendar for XXXX because they removed credit reporting for the same issue but not willing to remove it now. I could lose my job over this and then I will have take legal action against you due to XXXX because you now own this debt. All of the negative credit reporting should be removed, I already spoke with a FCRA attorney and he advised me that XXXX can legally remove XXXX 's credit reporting because the payment was made on the XXXX which they acknowledged and every time I ask for your company 's information, they are unwilling to give it to me which I should have by law since your company is receiving my money every month. XXXX also makes it difficult to make complaints because they do not take any responsibility for anything, the only reason why any credit reporting was removed was because I complained about it. I want all the negative reporting removed so I can get the private loans with another provider which I ca n't do unless the credit reporting is removed, private lenders are credit based so I would need a good credit score to get a favorable rate. Once I am able to get the private loans with another provider, you will be able to get your money because I ca n't continue to deal with this situation with XXXX and I ca n't afford to lose my job over this.	1306130

Date received	Issue	Consumer complaint narrative	Complaint ID
3/27/15	Disclosure verification of debt	<p>Trans World Systems contacted me regarding XXXX debts. I am XXXX years old and XXXX. I asked them to please send me copies of the bills because my dad had me on his XXXX medical insurance and I was told " we do n't have to " My dad contacted XXXX, and XXXX told him that they paid these people and to get copies of the bills because they are not allowed to charge me for these services because they have been paid in full.</p> <p>They also are reporting me to the Credit Agencies even though they have not contacted me about this debt.</p>	1304289
3/27/15	Cont'd attempts collect debt not owed	<p>XXXX is XXXX XXXX XXXX XXXX that tried to double dip with XXXX XXXX by issuing XXXX bills in the same amount. I spoke to them several times regarding Insurance and " NO PATIENT RESPONSABILITY " and several months later I find collection attempts listed on my credit reports from TRANSWORLD SYSTEMS INC Collections in the amount of {\$970.00} directly affecting my Credit Reports and Score. I call again and find that the accounts were recalled and deleted by the XXXX and the information removed in their systems. The recall did not reach TRANSWORLD SYSTEMS INC Collections and negative information was placed on my credit report BEFORE the information was verified (PRIOR TO RUINING MY NAME). This is proof that this collections agency failed to validate a debt and is in violation of the FDCA. Validation is done before listing it on the XXXX credit reporting sites. This directly affected my interest rates and caused a denial of credit. My name has been smeared by TRANSWORLD SYS INC since they acted first and ask questions after the fact. If TRANSWORLD SYSTEMS had followed federal law the information would never have appeared on my credit reports. I want all ALL negative information for ANY accounts removed from my credit reports since they do not validate debts before the ruin lives.</p>	1305595
3/26/15	False statements or representation	<p>XXXX XXXX XXXX XXXX had originally provided us with XXXX (XXXX) beginning in XXXX 2013 and was covered under our health insurance at the time. The new insurance card was sent in (under the same job/insurance provider) around XXXX 2013 and a couple of months later when we called XXXX to refill the prescription they notified us that the insurance was now out of network and they would no longer be able to fill our prescription. This not only severely jeopardized my wife 's health but left us scrambling to find a new provider and going weeks without her weekly therapy. They notified us at this time that they would " take care " of the insurance problem and we would not be responsible for any added costs due to what they described as " their XXXX ". It was at least 6 months later that we received the first bill which included the charges incurred during this period of time. We have tried multiple times to contact XXXX and every time we have been told by them they would contact their supervisor and discuss our case and call us back. They have never called back to discuss these issues. The account has now been sent to a collection service who is attempting to collect on the debt which is XXXX % more than the out of pocket maximum under the insurance plan. XXXX has never been able to give us a straight answer regarding this problem.</p>	1303331
3/25/15	Communication tactics	<p>XX/XX/2015 I have been receiving frequent or repeated calls from this unknown company ; the most recent number was area code XXXX.</p> <p>The first caller asked for XXXX XXXX and I mentioned to him that you have the wrong number and asked him please do n't call again. The second caller asked for XXXX XXXX and I told the female Representative that you have the wrong number and I was asked, " Do I know the this person? " I also asked for the company not call again. Minutes later I called the same number back to explained about the first caller and wanted to know who or where I could make a formal complaint. It did not go well. Today I received a call from the number listed above and was asked to speak with XXXX and later asked " Do I know a XXXX XXXX? " and that the conversation was being recorded. I just placed the phone on the bathroom sink and after a long pause it hung up.</p> <p>I felt that whenever I tell a caller that you have the wrong resident and the wrong phone number Why am I 'm being asked if I know this individual? The answer to it all is out right flat NO!</p> <p>It became clear to me this company intend to harass me XX/XX/2015 and I will not stand for this treatment. I need help and I am ready to suit. I expressed that I pay all my bills, getting upset will not help my current XXXX XXXX, I not hiding and I refuse to change my phone number that I owned for decade or more and that I was going to document these calls and report it to the State Attorney General, and now I want to add the XXXX. Can I please get some help about the callers asking for the wrong persons?</p>	1300246