

## **Everyone Has a Story**

Topic: Debt Collection

Consumer: William

Location: Manassas, VA

So my troubles with finances, or financial problems with this one company, an artist that I was working for whose business manager provided me with a card on his account as an authorized user.

In actual fact they had used my social security and my credit to take out a card, an account, so to speak.

Maybe two and a half years later I get contact from the credit card company to let me know that my account was overdue, seriously overdue. I asked them what account was that, they explained it to me. And at that point this was my first knowledge that I actually held this account in my own name.

This started a saga that continued for somewhere around four, maybe four and a half, years.

I spoke to over a hundred and twenty counselors from this credit card company. None of them could do anything else except tell me I had to pay them the \$8,500.

My credit was ruined and I had been denied a refinancing of our house... until I finally got help from the CFPB.

And when I got to the website, there was a section where there was people's stories.

You can upload information, documents to the CFPB website and within 24 hours I had received an acknowledgement that the CFPB was looking at the situation. And within 7, I think maybe 8 days, I got an actual letter back from the credit card company that intimated that they were apologetic about what they had been doing to me. And then the next day I received another letter from them telling me that they were removing everything adverse from my credit report.

That just felt good. It was a solution.

In a situation for me that was seemingly endless and hopeless, the CFPB helped me to find resolution.

It's a new day.