

Company's Response

Portfolio Recovery Associates, LLC (“PRA”) investigated your complaint. We take compliance with all applicable state and federal laws very seriously. The investigation found no records supporting the allegations of misconduct or harassment, including, without limitation, that PRA or its representatives acted improperly regarding the relevant account. We closed the PRA account ending in 6049 and ceased all communications regarding collection of the PRA account unless otherwise permitted or required by applicable law. We believe that no further steps in response to your complaint or follow-up actions are required at this time.

DESCRIPTION OF NON-MONETARY RELIEF

In response to your dispute, we closed the PRA account ending in 6049 and ceased all communications regarding collection of the PRA account unless otherwise permitted or required by applicable law.

The company’s response addressed all of my issues.

No.

Portfolio Recovery Associates, LLC gave a conclusionary response with no details. They failed to address my main concern, their litigation misconduct in the FDCPA case I filed against PRA. They were also able to make the account notes and documentation "under seal" so they can avoid detection of law enforcement. PRA closed my account in response to my lawsuit and set the balance to zero, but in court said I owed the money when they were collecting. The account closure letters did not say "cancelled" nor "waived" and PRA did not issue a 1099-C to me.

Consumers like me should not have to file a lawsuit to make PRA stop calling.

PRA should not demand consumers like me to fill out an intrusive identity theft / fraud letter on an alleged debt that is past the statute of limitations for legal collection and past the statute of limitations for fraud. The only purpose of the inquisition is to collect information to use to try to collect on the debt. PRA should

not be able to use a refusal to fill out the fraud letter as evidence that the debt was not fraudulent, as they did in my case.

PRA should not use its superior bargaining power to strong arm a settlement offer of \$5,000 from each victim and then continue to violate the FDCPA and the consent agreements with the CFPB.

I understand the company's response to my complaint.

Yes.

I understand PRA's response and disagree with it.

The company did what they said they would do with my complaint.

No.

Portfolio Recovery Associates said they would do nothing further with my complaint.

PRA lied when it said it closed my account "in response to [my] dispute." They said in court that they closed my account "in light of the litigation". In response to my dispute PRA sent the fraud / identity theft affidavit for me to fill out, even though I did not claim there was fraud. I had no idea what happened with the account because it was 10 years since the alleged charges were made and there was no documentation showing on what or where those charges were made.

PRA asked the court to make me pay their costs in my FDCPA case, in violation of 15 U.S.C. 1692(k) which only allows for costs and attorney fees where the plaintiff filed the complaint in bad faith.

Obviously, my complaint was not in bad faith, as PRA set my balance to zero and closed the account in direct response to the litigation. They also said specifically that they did not file the 1099-C because my claim of fraud was made in good faith. I have had to spend another two weeks opposing PRA's motion and am nervous that Judge Lee P. Rudofsky, who wrote that the CFPB is on an unconstitutional power grab, will rule in PRA's favor erroneously.