

From: [AGO - CAP](#)
To: teri@webrecon.net
Subject: Public Record Request 2024-02165
Date: Monday, March 11, 2024 12:44:00 PM
Attachments: [2024-03-10 Doerr PRA request.pdf](#)
[2024-03-11 - CAP Response to WebRecon.pdf](#)
[2024 03 11 CAP response to Doerr - Files Reviewed BatesStamped - 2024-02165.pdf](#)

Dear Teri Doerr,

Please see attached in response to your Public Records Act request.

Thank you,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
Mailing Address:
109 State Street
Montpelier, VT 05609-1001

Hotline: 800-649-2424

Website: ago.vermont.gov/cap

**CHARITY R. CLARK
ATTORNEY GENERAL**

TEL: (802) 828-3171

www.ago.vermont.gov



**STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER, VT
05609-1001**

March 11, 2024

Via email to teri@webrecon.net

Teri Doerr
WebRecon LLC
2025 E Beltline Avenue SE, Suite 105
Grand Rapids, MI 49546

Re: Public Records Request 2024-02165

Dear Teri Doerr,

I write in response to your Public Records Act request dated March 10, 2024, received by our office March 11, 2024, for records of complaints concerning “debt collectors, financial institutions, and law firms” between March 16, 2022, and February 29, 2024. A copy of your request is attached for your convenience.

A spreadsheet report that highlights the files pertaining to your request are attached (Attachment “2024 03 11 CAP response to Doerr – Files Reviewed_BatesStamped – 2024-02165”, pages 000001-000010).

Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Deputy Attorney General, Robert McDougall. Such appeal should be in writing:

Robert McDougall
Deputy Attorney General
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Crystal Baldwin
Consumer Assistance Program
Office of the Attorney General
State of Vermont

CAP PRR Debt Collection

Received between 03/16/2022 and 02/29/2024

Report Created on 3/11/2024

Number of Matters: 97

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(First Financial Resources, Inc. & Comstar Ambulance Billing Service) CAP 2022-03875	5/4/2022	05452	Comstar Ambulance Billing Service	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(First Financial Resources, Inc. & Comstar Ambulance Billing Service) CAP 2022-03875	5/4/2022	05452	Comstar Ambulance Billing Service	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(First Financial Resources, Inc. & Comstar Ambulance Billing Service) CAP 2022-03875	5/4/2022	05452	Comstar Ambulance Billing Service	Closed	201 EXCESSIVE ESTIMATE/CHARGE	Resolved
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		123 FAILURE TO DISCLOSE INFO	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		123 FAILURE TO DISCLOSE INFO	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	Credence Resource Management, LLC		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		123 FAILURE TO DISCLOSE INFO	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		123 FAILURE TO DISCLOSE INFO	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		201 EXCESSIVE ESTIMATE/CHARGE	Pending

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(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Credence Resource Management, LLC) CAP 2022-07414	8/23/2022	05743	AT&T		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	RCMC Collections	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	RCMC Collections	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	RCMC Collections	Closed	411 IDENTITY THEFT/PRIVACY ISSUE	Resolved
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	UVM Medical Center (Fletcher Allen) Billing	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	UVM Medical Center (Fletcher Allen) Billing	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(RCMC Collections) CAP 2023-02966	3/9/2023	02148	UVM Medical Center (Fletcher Allen) Billing	Closed	411 IDENTITY THEFT/PRIVACY ISSUE	Resolved
(Sunrise Credit Services, Inc.) CAP 2023-02978 2023-02978	3/6/2023	05448	Sunrise Credit Services, Inc		412 DISPUTES UNDERLYING DEBT	Pending
(Sunrise Credit Services, Inc.) CAP 2023-02978 2023-02978	3/6/2023	05448	Sunrise Credit Services, Inc		412 DISPUTES UNDERLYING DEBT	Pending
(Professional Credit Service) CAP 2023-04077	4/3/2023	05679	PROFESSIONAL CREDIT SERVICES	Closed	402 CREDIT - INACCURATE CREDIT REPORT	Resolved
(Professional Credit Service) CAP 2023-04077	4/3/2023	05679	PROFESSIONAL CREDIT SERVICES	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Northwestern Medical Center) CAP 2023-06869	6/30/2023	05441	NORTHWESTERN MEDICAL CENTER		412 DISPUTES UNDERLYING DEBT	Pending

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(Northwestern Medical Center) CAP 2023-06869	6/30/2023	05441	NORTHWESTERN MEDICAL CENTER		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Northwestern Medical Center) CAP 2023-06869	6/30/2023	05441	ElectroMedical Associates, Inc.		412 DISPUTES UNDERLYING DEBT	Pending
(AmSher Receivables Management) CAP 2023-01948	2/10/2023	05262	AmSher Receivables Management	Closed	412 DISPUTES UNDERLYING DEBT	Partial Resolution
(AmSher Receivables Management) CAP 2023-01948	2/10/2023	05262	AmSher Receivables Management	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Partial Resolution
(AmSher Receivables Management) CAP 2023-01948	2/10/2023	05262	T-MOBILE	Closed	412 DISPUTES UNDERLYING DEBT	Partial Resolution
(AmSher Receivables Management) CAP 2023-01948	2/10/2023	05262	T-MOBILE	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Partial Resolution
(D&S Global Solutions) CAP 2023-02846	2/6/2023	05154	D&S Global Solutions	Closed	207 Unsatisfactory Service	No Person Response
(D&S Global Solutions) CAP 2023-02846	2/6/2023	05154	D&S Global Solutions	Closed	412 DISPUTES UNDERLYING DEBT	No Person Response
(Afni, Inc.) CAP 2023-03839	2/24/2023	05822-9475	Afni, Inc.	Closed	201 EXCESSIVE ESTIMATE/CHARGE	Resolved
(Afni, Inc.) CAP 2023-03839	2/24/2023	05822-9475	Afni, Inc.	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Enhanced Recovery Company LLC, dba Enhanced Resource Centers dba ERC) CAP 2023-05047	3/29/2023	05361	ENHANCED RECOVERY CORP aka ERC	Closed	411 IDENTITY THEFT/PRIVACY ISSUE	Resolved

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(Enhanced Recovery Company LLC, dba Enhanced Resource Centers dba ERC) CAP 2023-05047	3/29/2023	05361	ENHANCED RECOVERY CORP aka ERC	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Enhanced Recovery Company LLC, dba Enhanced Resource Centers dba ERC) CAP 2023-05047	3/29/2023	05361	ENHANCED RECOVERY CORP aka ERC	Closed	411 IDENTITY THEFT/PRIVACY ISSUE	Resolved
(Enhanced Recovery Company LLC, dba Enhanced Resource Centers dba ERC) CAP 2023-05047	3/29/2023	05361	ENHANCED RECOVERY CORP aka ERC	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Portfolio Recovery Associates) CAP 2023-06703	6/7/2023	05491	Portfolio Recovery Associates	Closed	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Resolved
(Portfolio Recovery Associates) CAP 2023-06703	6/7/2023	05491	Portfolio Recovery Associates	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(First Collection Services) CAP 2023-06755	6/22/2023	05769	First Collection Services	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(First Collection Services) CAP 2023-06755	6/22/2023	05769	Thryv	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Viasat	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Viasat	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Tate & Kirlin Associates, Inc.	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Tate & Kirlin Associates, Inc.	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Southwest Credit Systems, LP	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	Southwest Credit Systems, LP	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	LVNV FUNDING	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(LVNV Funding LLC & Viasat) CAP 2023-08720	8/18/2023	05651-4006	LVNV FUNDING	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Weltman, Weinberg & Reis Co., L.P.A.) CAP 2023-12316	12/7/2023	05472	Weltman, Weinberg & Reis Co., L.P.A.	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		Joseph, Mann & Creed Collection Agency		104 FAILURE TO PERFORM	Pending
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		Joseph, Mann & Creed Collection Agency		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		Joseph, Mann & Creed Collection Agency		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		HUGHES NET		104 FAILURE TO PERFORM	Pending
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		HUGHES NET		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Northwestern Medical Center) CAP 2023-06869	6/30/2023	05441	ElectroMedical Associates, Inc.		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(Portfolio Recovery Associates, LLC & Synchrony Bank) CAP 2023-07061	6/26/2023	05486-0145	Portfolio Recovery Associates	Closed	123 FAILURE TO DISCLOSE INFO	Resolved
(Portfolio Recovery Associates, LLC & Synchrony Bank) CAP 2023-07061	6/26/2023	05486-0145	Portfolio Recovery Associates	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Portfolio Recovery Associates, LLC & Synchrony Bank) CAP 2023-07061	6/26/2023	05486-0145	Synchrony Bank	Closed	123 FAILURE TO DISCLOSE INFO	Resolved
(Portfolio Recovery Associates, LLC & Synchrony Bank) CAP 2023-07061	6/26/2023	05486-0145	Synchrony Bank	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Credence Resource Management, LLC) CAP 2023-12468	12/20/2023	05143	Credence Resource Management, LLC	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Asset Recovery Inc.) CAP 2022-03996	5/9/2022	12865	ASSET RECOVERY	Closed	412 DISPUTES UNDERLYING DEBT	Closed, Unable To Resolve/No Resolution
(Asset Recovery Inc.) CAP 2022-03996	5/9/2022	12865	ASSET RECOVERY	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Closed, Unable To Resolve/No Resolution
(Central Fiscal Service LLC) CAP 2022-07906	7/19/2022	05476	Central Fiscal Service LLC		403 CREDIT - IMPROPER OR INCORRECT BILLING	Closed Administrative Decision
(Central Fiscal Service LLC) CAP 2022-07906	7/19/2022	05476	Central Fiscal Service LLC		402 CREDIT - INACCURATE CREDIT REPORT	Closed Administrative Decision
(Central Fiscal Service LLC) CAP 2022-07906	7/19/2022	05476	Central Fiscal Service LLC		412 DISPUTES UNDERLYING DEBT	Closed Administrative Decision

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(Transworld Systems, Inc) CAP 2023-07907	7/31/2023	05487	Transworld Systems, Inc.	Closed	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Resolved
(Linebarger Goggan Blair & Sampson) CAP 2023-11304	11/8/2023	05059	Linebarger Goggan Blair & Sampson	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Linebarger Goggan Blair & Sampson) CAP 2023-11304	11/8/2023	05059	Linebarger Goggan Blair & Sampson	Closed	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Resolved
(Linebarger Goggan Blair & Sampson) CAP 2023-11304	11/8/2023	05059	Linebarger Goggan Blair & Sampson	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Linebarger Goggan Blair & Sampson, LLP) CAP 2023-11335	11/13/2023	05401	Linebarger Goggan Blair & Sampson	Closed	404 CREDIT - REFUSAL OR DENIAL	Resolved
(Linebarger Goggan Blair & Sampson, LLP) CAP 2023-11335	11/13/2023	05401	Linebarger Goggan Blair & Sampson	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Linebarger Goggan Blair & Sampson, LLP) CAP 2023-11335	11/13/2023	05401	Linebarger Goggan Blair & Sampson	Closed	401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Resolved
(Resurgent Capital Service obo LVNV Funding LLC) CAP 2024-01540	2/2/2024	05262	LVNV FUNDING		201 EXCESSIVE ESTIMATE/CHARGE	Pending
(Resurgent Capital Service obo LVNV Funding LLC) CAP 2024-01540	2/2/2024	05262	LVNV FUNDING		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Resurgent Capital Service obo LVNV Funding LLC) CAP 2024-01540	2/2/2024	05262	Viasat		201 EXCESSIVE ESTIMATE/CHARGE	Pending

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(Resurgent Capital Service obo LVNV Funding LLC) CAP 2024-01540	2/2/2024	05262	Viasat		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Hughes Network Systems and Joseph, Mann & Creed) CAP 2024-01059	1/29/2024		HUGHES NET		403 CREDIT - IMPROPER OR INCORRECT BILLING	Pending
(Debt Recovery Solutions, LLC) CAP 2022-04138	5/20/2022	05648	Debt Recovery Solutions, LLC	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Debt Recovery Solutions, LLC) CAP 2022-04138	5/20/2022	05648	Debt Recovery Solutions, LLC	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Miramed Revenue Group) CAP 2022-08067	9/20/2022	05406	Miramed Revenue Group		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Partial Resolution
(Miramed Revenue Group) CAP 2022-08067	9/20/2022	05406	Miramed Revenue Group		403 CREDIT - IMPROPER OR INCORRECT BILLING	Partial Resolution
(Miramed Revenue Group) CAP 2022-08067	9/20/2022	05406	Miramed Revenue Group		402 CREDIT - INACCURATE CREDIT REPORT	Partial Resolution
(Miramed Revenue Group) CAP 2022-08067	9/20/2022	05406	Miramed Revenue Group		412 DISPUTES UNDERLYING DEBT	Partial Resolution
(UVM Medical Center Fletcher Allen Billing) CAP 2023-02451	2/28/2023	05491	UVM Medical Center (Fletcher Allen) Billing	Closed	412 DISPUTES UNDERLYING DEBT	Resolved
(Portfolio Recovery Associates, LLC) CAP 2023-07494	7/19/2023	05765	Portfolio Recovery Associates		207 Unsatisfactory Service	Pending
(Portfolio Recovery Associates, LLC) CAP 2023-07494	7/19/2023	05765	Portfolio Recovery Associates		401 CREDIT - HARASSMENT OR OTHER COLLECTION PRACTICE	Pending
(Key 2 Recovery) CAP 2023-07709	7/25/2023	05676	Key 2 Recovery	Closed	412 DISPUTES UNDERLYING DEBT	Closed, Unable To Resolve/No Resolution

matter name	received date	Consumer Zipcode	Business Name	Case Outcome	Practice Code	Status Code
(Wakefield & Associates, LLC) CAP 2023-09945	9/27/2023	05478	Wakefield & Associates, LLC	Closed	403 CREDIT - IMPROPER OR INCORRECT BILLING	Resolved
(Wakefield & Associates, LLC) CAP 2023-09945	9/27/2023	05478	Wakefield & Associates, LLC	Closed	412 DISPUTES UNDERLYING DEBT	Resolved