

**Testimony of Jesse Aaron Brook in Support of House Bill 2826**  
**House Committee on General Government Consumer and Small Business Protection**  
**March 27, 2013**

Dear Chair Holvey, Vice-Chair Lively and Members of the Committee:

My name is Jesse Aaron Brook and I'm here to share my debt buyer experience with you and to support House Bill 2826.

I am a lifelong Oregon residence aside from the several years I served in the U.S. Army. To start off, my wife and I were flooded out of our apartment in January 2012. We then moved in with a friend and decided to buy a house instead of rent again. While applying for a VA home loan, I discovered a collections account on my credit report. I realized that it was for an account I had already settled back in 2008. I disputed the account through the credit reporting company and waited a month for the dispute to process, but that did nothing.

I then contacted the collection agency directly and informed them that the account was not valid. Instead of validating that the account could still be collected on, they required that I provide proof I had already paid it, which luckily I had. I faxed them a copy of the settlement letter I had kept from the collection agency I settled with back in 2008. I faxed the letter multiple times and every time I called to confirm that they received the letter I got a different answer. They would tell me that they didn't receive it or it hasn't been processed yet or someone has it and is working on it and then back to it isn't showing up in the system. I ended up faxing 10 copies of the same letter to two different fax numbers every hour for four hours and finally they confirmed that they got the letter.

It took nearly six weeks and many hours of my time to go through this process. While this was going on my wife and I were stuck living with our friend, unable to continue through the process of buying a house. After the collection agency finally removed the account from my credit report, I requested that they send me a letter stating that the account was not valid because I needed to have it for my home loan application. After several attempts on my part to

get the letter from them I still hadn't received it even though I had verified my mailing address with them several times.

By this time I had had enough of dealing with this horrible company so I filed a complaint with the Oregon Attorney General's Office and the Better Business Bureau. Through mediation by the Better Business Bureau, the collection agency faxed me the letter I had requested acknowledging that the account was invalid. Due to my complaint filed with the Oregon Attorney General's Office, I was included in a class action lawsuit in California against the collection agency I was dealing with and the lawsuit was successful.

I'm here in support of this bill because I don't want anyone else to have to deal with the ridiculous ordeal I had to go through over a debt I had already paid. Unfortunately, many people are still having to deal with this type of situation as we speak. At least the Attorney General and the Better Business Bureau were able to help me defend myself in this situation. But, I wouldn't be surprised to see this debt show up on my credit report again the next time I try to make a big financial decision. Due to the wise advice of my father, I have all the paperwork and everything I need ready just in case, but I really hope I don't have to go through this again.

Sincerely,

Jesse Aaron Brook

Keizer, Oregon