

# The Lexington Fraud Pit

December 12, 2006

A former Lexington Law client provided me with the letters below. If you really want to look like an idiot, there's no need to pay Lexington -- you can simply send your own moronic disputes. At least it's more likely that the credit bureaus will actually investigate, although you'll probably be just as unsuccessful as Lexington when it comes to increasing your credit scores.

Lexington Law Firm California attorney Adam Fullman states in his 11/29/06 letter:  
(attached below)

“You will note that the correspondence is drafted in the vernacular, and may not read as a letter one would typically expect from a law firm. This style has been carefully selected and we believe it to be the most effective style for obtaining results.”

Lexington Law Firm California attorney Adam C. Fullman is not just an idiot, no attorney could be so stupid. Attorney Fullman ought to serve a few years in prison for fraud and misrepresentation. Many thousands of unsuspecting consumers have been deceived and had their credit scores permanently lowered by Lexington and its lying attorneys.

For free information on what it really takes to increase your credit scores, please read my postings on how to deal with collections and bankruptcies and please read my comments to the FTC and FRB, linked in the left column at [2006 CreditSuit](#). And there is a lot of free information on common credit score lowering incorrect reporting, after bankruptcy disputes, etc. at [Credit Factors](#).

**MUST read:**      [Credit Scoring Basics](#)

[AFTER deletion of the chargeoff: score went DOWN 18 points!](#)

For more information about Lexington and **how to get your full REFUND and YOUR dispute letters**, please review the postings at [Fight Back](#).

**Please redistribute this UNALTERED file.**

You may want to send this file to Lexington with your refund request and/or post it at appropriate consumer and credit sites, etc.

**Eventually, Lexington will probably be sued out of business – along with all the other credit repair scammers.** Please check for the latest updates at [Fight Back](#).

Christine Baker  
<http://creditsuit.org/>

# LEXINGTON LAW FIRM CALIFORNIA

11580 Trask Ave.  
Garden Grove, CA 92843  
Telephone: (800) 341-8441

November 29, 2006



Dear [redacted]:

Enclosed please find copies of the dispute letters sent on your behalf and in your name as part of our service. If you have any questions, please do not hesitate to contact us at the number provided above.

You will note that the correspondence is drafted in the vernacular, and may not read as a letter one would typically expect from a law firm. This style has been carefully selected and we believe it to be the most effective style for obtaining results.

Very truly yours,

A handwritten signature in black ink, appearing to be 'Adam C. Fullman', written over a horizontal line.

Adam C. Fullman  
Directing Attorney  
Lexington Law Firm California

7/5/06

Experian  
PO Box 9701  
Allen, TX 75013

Re: [REDACTED]

To whom it may concern:

I would like the accounts from [REDACTED]

[REDACTED] to be removed from my report. They aren't mine and I shouldn't appear to have responsibility for them. How could you be so careless as to let them fall on my report when they don't belong to me? Please correct the error and send me a new report.

Sincerely,  
  
[REDACTED]

8/31/06

Experian  
PO Box 9701  
Allen, TX 75013

Dear Experian,

I want to know what games you expect me to play in order to get a correct credit report. Do you expect me to sent in all the documentation I can to prove to you that the [REDACTED] listings are not mine? Do you want me to send you all kinds of correspondence pleading my case?

I don't want to do any of them. I just want you to take this list of things off. My social security number is [REDACTED] if that will help you get my report fixed faster.

Thanks,

10/30/06

[REDACTED]

Experian  
PO Box 9701  
Allen, TX 75013

To whom it may concern,

I think I might have a wrong credit score because these things are on my report, but they are wrong. [REDACTED]

[REDACTED] Can my score be lower? If so, once you remove them, because they are wrong, maybe my score will go up. Here is my social security number if you need it, [REDACTED]

Sincerely,

28 November 2006  
Experian  
PO Box 9701  
Allen, TX 75013

Dear Experian,

I suppose you ought to know that there is a problem with my credit report. The items from [REDACTED] are appearing on my report, however they do not belong to me. I would like you to take them off my report. For your reference, my social security number is: [REDACTED]

Thanks,

[REDACTED]

07/05/2006

Equifax  
PO Box 105518  
Atlanta, GA 30348

Re: [REDACTED]

To whom it may concern:

I really need my report looked at. You have the accounts from [REDACTED]  
[REDACTED] reported on my report and they aren't  
mine. I want them off my report right away.

Sincerely,

[REDACTED]

08-31-2006

Equifax  
PO Box 105518  
Atlanta, GA 30348

Dear Equifax,

I am writing to you today because there are some things I noticed that are wrong as I was going over my report. The [redacted] and [redacted] listings are not mine and I would like them taken off. If you need anything else, would you contact me at the address below? Please hurry also. My social security number is [redacted] if that will help you get my report fixed faster.

Thanks,

10/30/06

Equifax  
PO Box 105518  
Atlanta, GA 30348

Equifax,

The following entries have shown up on my report and do not belong to me. The items are [redacted] and [redacted]. Please examine these items for me and let me know when you have finished looking into them. I'd appreciate a quick response.

Sincerely,


[redacted]

11/16/06

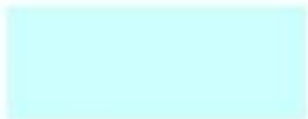


Equifax  
PO Box 105518  
Atlanta, GA 30348

Dear Equifax,

I hope this letter gets into the right hands. I need your help. Please investigate the following accounts  I am confused why they are on my report. Please let me know what you find out. I am very grateful for all of your help.

Thanks,



5 July 2006

[REDACTED]

To: Trans Union  
PO Box 2000  
Chester, PA 19022

I am sitting here looking over my latest report and I see the accounts from [REDACTED] [REDACTED] being reported. Those don't belong to me as far as I know and I'd like for them to be investigated. My dob is [REDACTED] and my ssn is [REDACTED] if you need that for your research. Please fix the problem and send me a new report. Obviously I want the accounts removed as soon as possible.

[REDACTED]

8/31/06

Trans Union  
PO Box 2000  
Chester, PA 19022

Dear Trans Union,

I would appreciate it if you would give me a second of your time. As I was looking over my report, I happened upon some things that I don't think are right. I don't believe the

items are mine; therefore, they shouldn't have anything to do with me. Please take these off. My social security number is [REDACTED] if that will help you get my report fixed faster.

Thanks,

October 30, 2006

Trans Union  
PO Box 2000  
Chester, PA 19022

To whom it may concern:

I am worried that the inaccurate items that are listed on my reports could be hurting my overall score. The inaccurate items that need to be deleted are [REDACTED] I need these items to be taken care of and deleted right away. I trust that you will take care of it.

Thanks,

11/20/06

[REDACTED]

[REDACTED]

[REDACTED] :

I am informed that your company is obligated to provide formal validation of an alleged debt (#11) appearing in my credit reports. Please be advised that I am not requesting a verification that you have my mailing address. I am, however, requesting validation, i.e., formal documentation in accordance with my rights under the Fair Debt Collection Practices Act. Such documentation will include a detailed history and accounting of the account in question as well as clear substantiation of its origin, legal assignation, and current status. Failure to provide such validation may abridge my civil rights; however deleting the negative credit bureau reporting will be accepted in lieu of further escalation. Thank you for upholding the letter and spirit of applicable statutes.

Sincerely,

11/20/06

[REDACTED]

[REDACTED]

Attn. [REDACTED] :

I am hereby requesting formal validation of the alleged debt you are reporting to the major credit reporting agencies on my behalf ([REDACTED]). Note that I am not requesting a simple account summary. I will look forward to receiving the requested documentation so that this matter will not escalate further. Otherwise, you are prevented from reporting this account to the consumer reporting agencies. Any further reporting may violate consumer protection statutes.

Sincerely,

[REDACTED]

11/20/06

Attn. [REDACTED]

This notice shall constitute my formal request for validation (your account number first con- [REDACTED]) pursuant to the Fair Debt Collection Practices Act. Please provide this information within the reasonable period of time established by law; otherwise forward a UDF to any credit reporting agency to which you have reported. If the alleged debt was assigned, forward a copy of the agreement which established the transfer, including the assigned commission amount. Also attach a copy of any agreement that bears the signature of the alleged debtor which gave rise to the original agreement. Please attach copies of all statements while this account was open. Include a certification regarding any insurance claims or income tax write-off claims associated with this matter. Also provide the name and address of the bonding agent for your collection arm. Thank you for your attention.

Sincerely,