

TransUnion
Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000

July 14th, 2006

This letter is to inform your agency that any delinquencies reported by Nicor Gas on the account (or accounts?) assigned to Malgorzata Szayna a.k.a. Margaret Botto (SSN: [REDACTED]) are under dispute. Nicor Gas never has corrected their billing mistakes made to my account in 2004 and 2005, and have erroneously, and illegally assigned me the accounts of third parties.

Despite my ongoing efforts to resolve these matters, Nicor Gas has continually ignored my efforts. The delinquencies on my credit report have caused tremendous problems with refinancing of my loan.

I request that you remove all delinquencies from my accounts with Nicor Gas. I attach copy of the recent letter dated May 16th 2006 which was mailed to Nicor Gas.

If Nicor Gas does not resolve this situation in timely manner, state and federal agencies will be notified, and legal actions will be taken against Nicor Gas.

If you need more information please contact me at:
3625 Becherer Rd.
Alexandria, VA 22309
Or my lawyer
Mr. Bruce Zumstain
Law Office of Codo, Bonds, Zumstain and Konzelman
Joliet IL 60432
Phone: 815 - 726 - 7331

OFFICIAL FILE
I.C.C. DOCKET NO. 11-0006
Exhibit No. 16
Witness Comp
Date 7-14-11 Reporter TG

Sincerely,

Malgorzata Szayna

Malgorzata Szayna

Margaret Botto

called 800 816 1800
07/05/06 11:21am
talk Mark East
no form on the network for
disputed accounts
letters to Nicor

NO JUNE 2006
Exhibit No 16 - page 2

mailed with the payment

Villa Sophie
1609 Bolling Ave.
Johnsburg IL 60051

Customer Service Nicor Gas

May, 16th 2006

Recently I was informed by a lending institution that a delinquency has been reported on my Nicor Gas account (s) ?????. From the information received I can identify that one of the accounts refers to an apartment building located at 315-317 N. Chicago Street in Joliet. This account has had NO delinquency; there is no outstanding balance on this account and never has there been. However, the account is under dispute over late fees imposed by you for my not paying a \$0.00 bill that you issued.

Your company had no rights to report this matter to any of credit agencies while under dispute. Your groundless actions have adversely influenced my business and my reputation, creating problems for me to obtain a business loan. I acquired additional financial expenses related to the need to hire a lawyer, and having had to settle on a loan at a substantially higher interest rate and only for a short term.

In addition to the account described above, there are some other NICOR accounts that have been assigned to me without my consent. These accounts probably correspond to those of some of my tenants, and my name has not been removed from them despite my many requests to do so, dating back to 2002.

Recent actions of you company are a clear violation of the Fair Credit Reporting Act. All my considerable efforts to this date to correct your mistake and resolve this matter have been ignored. I have been harassed continually by your collection agency and now have had an adverse credit reporting action taken against me.

If you do not contact my lawyer within 5 business days and remove all delinquencies reported to the credit agencies, a legal action will be filed against your company.

Bruce Zumstain
Law Office of Codo, Bonds, Zumstain and Konzelman
Joliet
Phone: 815 - 726 - 7331

Sincerely,


Malgorzata Szayna
Manager for Villa Sophie

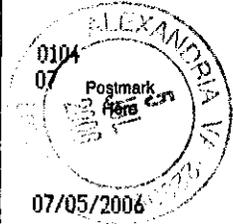
mailed 2nd to
certified
(Richard's advice
PO, Box 310 20 Customer
Service
not paym

CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 0.39
Certified Fee	\$2.40
Return Receipt Fee (endorsement Required)	\$0.00
Restricted Delivery Fee (endorsement Required)	\$0.00
Total Postage & Fees	\$ 2.79



Villa Sophie
1609 Bolling Ave.
Johnsburg IL 60051

May, 16th 2006

Postage paid to
 Recipient To: Nicor Gas
 Street, Apt. No.:
 PO Box No. PO Box 310
 City, State, ZIP+4: Dunora IL 60507-0310

PS Form 3800, June 2002 See Reverse for Instructions

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Bruce Zumstain
 Law Office of Codo, Bonds, Zumstain and Konzelman
 Joliet
 Phone: 815 - 726 - 7331

Sincerely,

Malgorzata Szayna
 Malgorzata Szayna
 Manager for Villa Sophie

*waited 2 wks for
 certified
 (Richard's advice)
 PO, Box 310 7P Customer
 Service
 not Payment*

Exhibit No 16 page 3

used with pre payment