

Admitted

EX 1

FILED
November 13, 2007
Data Center
Missouri Public
Service Commission

November 26, 2004

RECEIVED

Laclede Gas Company
Bankruptcy Dept
720 Olive St.
St. Louis, MO 63101

Attn: Bankruptcy Dept:

It has come to my attention, after a review of my credit file, that you have reinstated a judgment in my credit file. This is in violation of the FDCPA. I am supposed to be notified within five days if this credit entry is reinstated in my credit file. This entry cause me to be denied credit by your company, defamation of character, and a violation of the FDCPA. This entry was removed from my file over four years ago, but you have reinstated this account as a valid debt with all three credit bureaus. I am requesting a letter from you indicating that you have remove this entry from my credit file. Please respond within 72 hours from the receipt of this letter by U.S. Mail only.

Yours truly

Morlyne Young
S.S.# 121-84-0190

relative

R

Says not his signature

Respondent exhibit no. 1
Date 10/16/07 Case No. GC-2007-0211
Reporter Mindy Vislay

FEB 16 2006

February 13, 2006

Laclede Gas Co.
Legal Dept.
720 Olive Street
St. Louis, MO 63101

Acc't # 309861-004-1

rec'd
2/16/06
rjc/csd

To Whom It May Concern:

This is a formal complaint and notification regarding unfair billing practice at your company. I was recently informed by the Billing Department that A bill for services was transferred to my account from 1250 Ferguson Ave. St. Louis, Mo. The amount of this bill is \$791.00. I was told that your company believes that I had this account in another name.

After several months of investigation with the three Credit bureaus, I discovered at one time are another I had a "mixed Credit file". The Bureaus had included Another person's credit information in my file. I have almost rectified this situation with the Bureaus.

I also found out that this person (Morlyne B. Young) Had discharged a gas service debt in 1997 in Bankruptcy. Your company is attempting to collect on a Debt that was discharged in Bankruptcy. Your Bankruptcy Department is aware of this of the discharge. Collection of this debt is a violation of the Fair debt Collection and Practice Act. I strongly recommend that You cease and desist from this action within 72 hours are I will file a complaint or action either with the Federal Court or the Mo. Public Service Commission. Please notify me by U.S. Mail of your intentions.

Sincerely

Marlyn Young
Marlyn Young
314.869.0799

cc: Hold in File For Randy Gustoff, Atty