







## Formal Complaint

Complainant: Claude Scott

Address of [REDACTED]

Respondent: SPIRE Energy – St. Louis, MO

This document is the attachment to the formal complaint as an appeal to the Informal Complaint submitted to the Missouri Public Service Commission regarding a disputed amount for heating service from the above respondent.

### Case Description:

The case involves an alleged amount of \$ [REDACTED] from 2024 and 2025 for heating a 2-bedroom apartment for several months. I contacted SPIRE Energy several times to request evidence of the alleged amount, and received no documents of any type. SPIRE Energy never contacted me by phone or U.S. Mail.

As a customer, I also requested to have the meter replaced meter at this location, to be sure the meter readings were accurate. SPIRE failed to replace the meter as well as prove the meter readings were actual meter readings. SPIRE then told the Missouri Public Service Commission that all of meter readings were accurate, and there was no need to replace the meter. I also requested the meter test results from the old meter. This information was never supplied by SPIRE without a reason being given.

SPIRE Energy has now placed the account on collections with several credit reporting agencies using a collection company (Aargon) as the creditor of the account balance, which SPIRE is well aware is an illegal tactic.

Since SPIRE or [REDACTED] cannot prove that I conducted business in any way with Aargon, this collection company is in violation of The "Fair Credit Reporting Act" which is a federal law. Under this act, a debt collector is not allowed to pose as a creditor and put negative information on any consumer's credit report to collect a disputed balance. This is also a form of "Debt Collection by Fraud." [REDACTED] must be removed from my credit report.

The alleged balance has now caused my FICO credit score to decrease by 100 points, as well as stop the loan approval on the mortgage loan which I applied for to purchase a home several months ago.

SPIRE Energy could have very easily avoided this complaint by sending the requested information to me for review, then payment arrangement to resolve alleged balance.

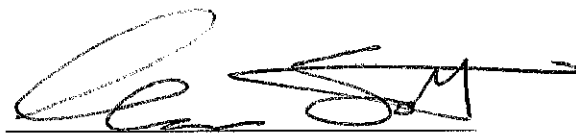
In an apartment the size of the one which I occupied for 3 years, the gas service was not on for the entire 3-year period. I was the only occupant of the unit, and the winter months were not severe enough to cause a high usage of heating.

I was also not home enough to generate a large heating bill. My average time period in the unit was no more than 3 hours per day. This includes weekends.

SPIRE Energy could have easily resolved this matter by sending the requested information to prove the billing amount as well as the credits applied to the final bill.

I am requesting the help of the Missouri Public Service Commission to resolve This matter and prevent this case from going to federal litigation.

My contact information in on the complaint form.



Claude Scott

Consumer

Utility Customer