

Venida interview

My name is Venida and I am from Houston, Texas and I am a retired registered nurse.

I contacted the CFPB because, I was told by a collections agency that I was being sued for \$7000 because I breached a lease.

I was livid. I was afraid. I was not knowing where I was going to get this money from to pay these people off and I didn't feel I owed them anything because they had said that it was ok for us to move out.

I went online and I disputed the collections account. I wrote disputes to each of the credit bureaus and then they contacted me 30 days later to say that they were investigating but I felt it wasn't fast enough and that's when I contacted the CFPB.

The CFPB was expeditious. I mean they got back to me within I think two weeks of me filing the complaint with them.

If I hadn't found the CFPB, I feel like I would be in court being sued right now.

Now that I have received the help from CFPB to help resolve this issue I feel as if I can go along with my life enjoying my grandchildren and my children and my great-grandchildren and not worry about the law coming after me or looking over my shoulder every time and being worried about whether I'm going to be sued.

It's so important because older people my age get taken advantage of you know they people these collections agencies have them thinking that they owe this, they owe that. And they don't know that there's a resource out there that can help them like the CFPB.