

09-1179 (SEC)

UNITED STATES DISTRICT COURT
DISTRICT OF PUERTO RICO
COURT FILE NO.: _____

JOSE CARLOS VÉLEZ-COLÓN

Plaintiff

v.

**T-MOBILE USA INC,
T-MOBILE PUERTO RICO LLC**

Defendants

**VIOLATIONS UNDER FAIR CREDIT
REPORTING ACT**

JURY TRIAL DEMANDED

RECEIVED & FILED
2009 FEB 24 PM 12:03
CLERK'S OFFICE
U.S. DISTRICT COURT
SAN JUAN, P.R.

COMPLAINT

TO THE HONORABLE COURT:

NOW COMES Jose Carlos Vélez-Colón (hereinafter, "Mr. Vélez-Colón") and respectfully states and prays as follows:

INTRODUCTION

1. This is an action for damages caused to Mr. Vélez-Colón when Defendants—intentionally and/or in reckless disregard and/or deliberate indifference to consumer rights and the reasonable procedures required by federal law—obtained and used Mr. Vélez-Colón consumer report without telling the consumer reporting agency of the true purpose of the report, or indicated the purpose to be something other than the true purpose.

JURISDICTION

2. Jurisdiction of this Court arises under 28 U.S.C. § 1331 and pursuant to 15 U.S.C.A. § 1681n and 15 U.S.C.A. § 1681q.

3. Supplementary jurisdiction is invoked under Art. 1802 and Art. 1803 of Puerto Rico Civil Code.
4. Venue is proper in this District because the acts and transactions occurred here defendants do and/or expect to do business here.

PARTIES

5. Mr. Vélez-Colón is a natural person who resides in the City of San Juan, Puerto Rico. His address is: PO BOX 142574 Arecibo PR 00614. Mr. Vélez-Colón is a consumer as defined as defined in 15 U.S.C. § 1681a.
6. Defendant **T-MOBILE PUERTO RICO LLC** (hereinafter, “T-Mobile Puerto Rico”) is, as relevant to this action, a user of consumer reports. T-Mobile Puerto Rico is registered in the Department of State of Puerto Rico (#22-1532) and does business in Puerto Rico. Its Resident Agent is located at: BBVA Tower, 8th floor 254 Muñoz Rivera Ave. San Juan, PR 00918.
7. Defendant **T-MOBILE USA INC** (hereinafter, “T-Mobile USA”) is a cellular telecommunications provider and the United States based subsidiary of T-Mobile International AG and/or T-Mobile International AG, itself based in Bonn, Germany. T-Mobile USA was previously known as VoiceStream Wireless or Powertel. In May 2001, VoiceStream was acquired by Deutsche Telekom, and in September 2002 changed the company name nationally to T-Mobile USA. Headquartered in **Bellevue, Washington**, defendant T-Mobile USA is currently the fourth-largest wireless carrier in the U.S. market with 32.1 million customers as of the end of the second quarter 2008 and annual revenue of US\$17.1 billion for their 2006 fiscal year. The address of its registered agent is as follows: Corporation Service Company 1010 Union Ave. SE Olympia, WA 98501.

FACTUAL ALLEGATIONS

8. On February 19, 2009, a national Credit Bureau widely known as "TransUnion" issued a report to Mr. Vélez-Colón, file #197111025. See Exhibit I.

9. TransUnion is, and was during the times relevant to this action, a "consumer reporting agency" as that term is defined at 15 U.S.C.A. § 1681a.

10. The said report contains a section titled "Regular Inquiries" and the following language immediately follows:

The following companies have received your credit report. Their inquiries remain on your credit report for two years. See Exhibit I.

11. One the companies listed under the "Regular Inquiries" section of the said report is described as follows:

T-MOBILE PUERTO RICO/P.R.

*PO BOX 53090
BELLEVUE , WA 98015
Phone number not available*

*Requested On: 09/16/2008
Inquiry Type: Individual*

12. T-Mobile USA address is: PO BOX 53090 Bellevue, WA 98015.

13. T-Mobile Puerto Rico does not engage in commercial transactions in **Bellevue, Washington** and/or its address is not PO BOX 53090 Bellevue, WA 98015.

14. T-Mobile USA, through DEUTSCHE TELEKOM AG and/or T-MOBILE INTERNATIONAL AG, operates in the World Wide Web through a domain name known as www.T-Mobile.com. See Exhibit V.

15. The Internet Protocol (IP) address for the said website is as follows: 206.29.160.130. See Exhibit V & VI.
16. According the American Registry for Internet Numbers (ARIN)—the Regional Internet Registry (RIR) for Canada, the United States, and many island nations in the Caribbean—the user of T-Mobile.com is identified as “T-Mobile USA Inc.” and the address linked to the said user is as follows: 12920 SE 38th Street, Bellevue, WA 98006; and Mr. Peter Trevor, trevor.peterson@t-mobile.com, 1-425-748-2819, is the individual linked to the said website. See Exhibit VI.
17. On the said website, T-Mobile USA does business or expects to do business in Puerto Rico, directly or indirectly, through the following Uniform Resource Locator (URL): <https://www.t-mobile.com/pr/default.aspx>.
18. The said URL contains information targeted to the market of Puerto Rico, contains information in Spanish and the contact information, among others is linked to T-Mobile USA. The following words and phrases, linked to other URL’s, appear at the bottom of <https://www.t-mobile.com/pr/default.aspx>:

"Encontrar Tienda" [Find Store] (<https://www.tmobile.com/StoreLocator>);
"Apoyo" [Support] (<https://www.t-mobile.com/Support/>); "Contactanos" [Contact us] (<https://www.t-mobile.com/Contact.aspx>); "T-Mobile.com" (<https://www.t-mobile.com/>); "Sobre T-Mobile USA" [About T-Mobile USA, Inc. (<https://www.tmobile.com/Company/>); "2008 T-Mobile USA, Inc. (See Exhibit VIII);
19. Any resident of Puerto Rico is able to interact with T-Mobile USA, Inc. through T-Mobile.com. If a resident of Puerto Rico follows the following instructions, he or she will be able to communicate with T-Mobile USA:
 - 1) Go to: <http://www.t-mobile.com/pr/>

- 2) At the bottom of the web page, click on the word: “**Contáctanos**,” which will take you to: <http://www.t-mobile.com/Contact.aspx>. See Exhibit VII
 - 3) Now click on “send us an e-mail,” which will take you to “<https://support.t-mobile.com/caseSubmitForm.html>” See Exhibit VIII.
20. The said URL <http://www.t-mobile.com/Contact.aspx> intents to provide exhaustive mechanisms to contact T-Mobile, including the address of T-Mobile USA Registered Agent.
 21. In addition, customers of T-Mobile Puerto Rico may interact—view bills, communicate or engage in commercial transactions, among others—with T-Mobile USA through T-Mobile.com, a service known as “My T-Mobile.”
 22. The following information regarding some words and phrases in English and Spanish, which is found at T-mobile.com, are registered or unregistered trademarks of T-Mobile USA:

T-MOBILE, the T-MOBILE logo, web2go, the web2go design, the HOTSPOT design, T-MOBILE MDA, T-MOBILE SDA, the WORLDCLASS logo, the “digits” design, the T-MOBILE acoustic logo, and the color magenta are registered and/or unregistered trademarks of Deutsche Telekom AG in the US and/or other countries. CALLERTUNES, COURTSIDE COACH, EASYSPEAK, FAMILYTIME, FAMILYTIME PLUS, FAMILYTIME ULTRA, GET MORE, GET MORE FROM LIFE, GET MORE AMERICA, GET MORE MAX, GET MORE PLUS, GET MORE SUPRA, GET MORE ULTRA, HIFI RINGERS, KIDCONNECT, the KIDCONNECT logo, MEGATONES, MENSAJERO DE MINUTOS, MINUTE MESSENGER, MINUTOS CUANDO QUIERAS, MUSICA DE LLAMADA, PAPELESTILO, RECIBE MAS, RECIBE MAS AMERICA, RECIBE MAS DE LA VIDA, RECIBE MAS PLUS, RECIBE MAS SUPRA, RECIBE MAS ULTRA, SIDEKICK, the SIDEKICK design, STYLEPAPER, TAKE CONTROL, THE GET MORE PROMISE, TIEMPOFAMILIAR, TIEMPOFAMILIAR PLUS, TIMBRES HIFI, TOMA EL CONTROL, and WHENEVER MINUTES are registered or unregistered trademarks and/or service marks of T-Mobile USA, Inc. in the US and/or other countries. Other marks appearing in this site are the trademarks or service marks of their respective owners. [Emphasis added].
 23. T-Mobile USA, jointly with T-Mobile Puerto Rico, does business in Puerto Rico via T-Mobile.com for its individual and/or mutual benefit, directly and/or indirectly.

24. On or around September 16, 2008, TransUnion sent to T-Mobile USA—which address is PO BOX 53090 **Bellevue, WA 98015**—Mr. Vélez-Colón “credit report.” See Exhibit I.
25. At the said time, T-Mobile USA procured or caused to be procured—for its use and/or T-Mobile Puerto Rico use—some information concerning Mr. Vélez-Colón from TransUnion and its inquiry for information will remain on Mr. Vélez-Colón “credit report” for two years. See Exhibit I.
26. At the said time, Defendant T-Mobile Puerto Rico procured or caused to be procured via T-Mobile USA some information regarding Mr. Vélez-Colón from TransUnion and its inquiry for information will remain on Mr. Vélez-Colón “credit report” for two years. See Exhibit I.
27. On or around September 16, 2008, T-Mobile Puerto Rico and T-Mobile USA Inc, in a concerted action, obtained and used some information regarding Mr. Vélez-Colón from TransUnion. See Exhibit I.
28. On or around September 16, 2008, TransUnion furnished a document, information or report concerning Mr. Vélez-Colón, and that document, or information or report was furnished through means of interstate commerce. See Exhibit I.
29. The hereinbefore information obtained by Defendants bears on Mr. Vélez-Colón credit worthiness, credit standing and credit capacity.
30. The said information bears on Mr. Vélez-Colón character, general reputation, personal characteristics, or mode of living.
31. The said information was collected by TransUnion in whole or in part for the purpose of serving as a factor in establishing Mr. Vélez-Colón eligibility for consumer credit or

- insurance to be used primarily for personal, family, or household purposes; or employment purposes; or any other purpose authorized under 15 U.S.C. § 1681a(d).
32. The said consumer reporting agency originally collected the said information contained in the said report expecting it to be used for one of the permissible purposes set forth in section 604 of the FCRA.
 33. On or around September 16, 2008, Defendants **obtained** Mr. Vélez-Colón “consumer report,” as defined in 15 U.S.C. § 1681a, from a consumer reporting agency, TransUnion. See Exhibit I.
 34. Mr. Vélez-Colón was, during the times relevant to this action and with respect to the subject matter of this action, "consumer" as that term is defined at 15 U.S.C.A. § 1681a.
 35. T-Mobile Puerto Rico, jointly with T-Mobile USA, obtained Mr. Vélez-Colón consumer report after certifying to TransUnion that it had at least one specific permissible purpose to do so pursuant to section 604 of the FCRA.
 36. The “T-Mobile Store #9445,” located at Plaza Las Americas Mall, 525 Franklin D Roosevelt Exp Las Americas #408 Hato Rey, PR 00919, (hereinafter, “T-Mobile Store”) is operated by T-Mobile Puerto Rico.
 37. On or around September 16, 2008, Mr. Vélez-Colón visited the said T-Mobile Store.
 38. At the said time, T-Mobile Puerto Rico was in an inaugural marketing campaign after the former SunCom Wireless became T-Mobile Puerto Rico in the Commonwealth of Puerto Rico. Also, when Mr. Vélez-Colón visited the T-Mobile Store, there were far more consumers than employees, the furor among consumers was high due to the new store and the line for sales and customer service was simply endless. Mr. Vélez-Colón waited for about 45 to 60 minutes for service.

39. Mr. Vélez-Colón said to an agent of then new T-Mobile Puerto Rico, who later identified himself as a **Salesperson**, that he was doing comparison shopping to change his wireless service provider. On the same day Mr. Vélez-Colón also visited PRTC Inc., also known as Claro, to do comparison shopping. See Exhibit I.
40. Mr. Vélez-Colón said to the salesperson that he was interested in establishing a commercial account for non-consumer purposes.
41. The said Agent said to Mr. Vélez-Colón that T-Mobile Puerto Rico could provide to his a commercial account.
42. The Agent told Mr. Vélez-Colón information about Service Plans and cell phones. Mr. Vélez-Colón then inquired about the total monthly charges with T-Mobile Puerto Rico, after fees and taxes, and the said Agent said that T-Mobile Puerto Rico needed some information from Mr. Vélez-Colón to calculate the total monthly payment. Upon the Agent's request, Mr. Vélez-Colón then provided some personal information, including a street address and four telephone numbers, and his personal social security number.
43. Mr. Vélez-Colón was dissatisfied when the Salesperson told him that T-Mobile was unable to provide him with a commercial, non-consumer business account, contrary to what the Salesperson originally claimed.
44. The said Agent claimed that T-Mobile Puerto Rico service plan was the best one in the market; that T-Mobile Puerto Rico recently opened its doors in Puerto Rico; that T-Mobile Puerto Rico would provide corporate accounts in a near future; and that Mr. Vélez-Colón then was going to be able to make a conversion from individual personal account to a business or corporate account.

45. Mr. Vélez-Colón showed his appreciation for the Salesperson time; and informed that he would continue his comparison shopping for commercial service plans. The Agent then heatedly replied that Mr. Vélez-Colón provided his information and that there was already a binding contract between T-Mobile Puerto Rico and Mr. Vélez-Colón.
46. Mr. Vélez-Colón replied to the Salesperson that it was clear that Mr. Vélez-Colón was doing comparison shopping. Also, Mr. Vélez-Colón told to the Agent that there were neither contractual terms or consent to a contractual agreement between Mr. Vélez-Colón and T-Mobile Puerto Rico, verbally or in writing. The said Agent continued to claim that there was a binding contract.
47. After the abovementioned chain of events, Mr. Vélez-Colón left the T-Mobile Store.

CAUSES OF ACTION

**COUNT I
ILEGAL ADQUISITION OF A CONSUMER REPORT**

15 U.S.C.A. § 1681 et seq.

48. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
49. Either when Mr. Vélez-Colón was inside the T-Mobile Store or after he left, the said Salesperson or another Agent of T-Mobile Puerto Rico procured or caused to be procured Mr. Vélez-Colón consumer report.
50. Either when Mr. Vélez-Colón was inside the T-Mobile Store or after he left, the said Salesperson or another Agent of T-Mobile Puerto Rico procured or caused to be procured Mr. Vélez-Colón consumer report via and/or in a concerted action with T-Mobile USA.

51. T-Mobile Puerto Rico knew that Mr. Vélez-Colón did not initiate a credit transaction because he has doing comparison shopping and knew that Mr. Vélez-Colón was requesting a service that T-Mobile Puerto Rico does not provide in Puerto Rico: commercial, non consumer accounts.
52. Mr. Vélez-Colón never requested consumer credit to T-Mobile Puerto Rico or T-Mobile USA.
53. T-Mobile Puerto Rico and its Agent at the T-Mobile Store illegally **obtained** Mr. Vélez-Colón consumer report, or information generated using the said consumer report (I.e. Credit score, approval or denial notice), with the assistance of another entity in the United States, which is located—as Mr. Vélez-Colón consumer report reveals—in the following address:

PO BOX 53090
BELLEVUE , WA 98015

54. After the said events, T-Mobile Puerto Rico **used** the said information to activate not one, but two different accounts with T-Mobile Puerto Rico—#657857368 and #657859326—on behalf of Mr. Vélez-Colón. To do that, T-Mobile Puerto Rico and its Agents at the T-Mobile Store extended credit to Mr. Vélez-Colón.
55. T-Mobile Puerto Rico and its Agent **obtained** the said consumer report (or credit score, approval or denial notice from T-Mobile USA, or similar means) and **used** it to unilaterally extent credit to Mr. Vélez-Colón for a reason not beneficial to the consumer but all the opposite: to intentionally and/or grossly negligently and/or negligently cause Mr. Vélez-Colón economic damage and/or other unknown malicious and/or non-permissible purposes.

56. Therefore, T-Mobile Puerto Rico and/or T-Mobile USA violated the FCRA when it obtained, procured and/or caused to be procured Mr. Vélez-Colón consumer report from the said credit reporting agency without telling the agency of the true purpose of the report, or indicated the purpose to be something other than the true purpose, actionable under 15 U.S.C.A. § 1681q, with civil sanctions available under 15 U.S.C.A. §§ 1681n or 1681o.
57. Mr. Vélez-Colón did not authorize in writing the furnishing of a consumer report by TransUnion for the use of T-Mobile Puerto Rico, as defined in 15 U.S.C.A. § 1681b.
58. At the time of the events, the then new company in the market of Puerto Rico, T-Mobile Puerto Rico and/or the T-Mobile Store did not have reasonable procedures to ensure compliance with the FCRA. Also, T-Mobile Puerto Rico—intentionally and/or grossly negligently and/or deliberate indifference to its statutory duties—failed to give appropriate training to the said Agent/Salesperson, who was clearly untrained and unknowledgeable about the requirements of the FCRA at that time.
59. T-Mobile USA failed to establish reasonable procedures to ensure that its business partner, T-Mobile Puerto Rico, was acting in compliance with the FCRA. Alternatively, on September 16, 2009, regarding Mr. Vélez-Colón transaction, T-Mobile USA failed make reasonable efforts to verify the permissible purpose for which the report would be used, and to verify that the report would be used for no other purpose.
60. Because of its intentional and/or grossly negligent or reckless disregard to statutory duty, T-Mobile Puerto Rico and T-Mobile USA implanted inaccurate information on Mr. Vélez-Colón consumer report.

61. T-Mobile Puerto Rico violated Mr. Vélez-Colón reasonable expectation of privacy by violating the FCRA. Mr. Vélez-Colón was damaged in fact and statutorily pursuant 15 U.S.C. § 1681n(a)(1)(a) and/or 15 U.S.C. § 1681 et seq.
62. T-Mobile Puerto Rico and its Agent cancelled, *motu proprio*, the said accounts that were established unilaterally—#657857368 and #657859326—on the same day. However, T-Mobile Puerto Rico then charged a \$35.00 for the cancellation of each account (\$70.00 in total) plus taxes and other fees. See Exhibit II & III. It was an illusory transaction: there were no contract terms, consent to an agreement or a contract, and no telephone, services, or any benefit was ever provided to Mr. Vélez-Colón as a result of the extension of credit and creation of the said accounts.
63. There were several calls from T-Mobile Puerto Rico where it claimed that Mr. Velez-Colon was in arrears on two accounts. T-Mobile Puerto Rico also paper-billed Mr. Vélez-Colón during the months of October, November and December 2008.
64. The collection attempts ended after an investigation of T-Mobile Puerto Rico, upon request of Mr. Vélez-Colón. After T-Mobile Puerto Rico investigated Mr. Vélez-Colón claims to the effect that he never requested consumer credit and that there was not contract between the parties, T-Mobile Puerto Rico desisted of its pretension to collect the said charges for the hereinbefore illusory transaction.
65. On November 19, 2008, an Agent of T-Mobile Puerto Rico named “Meredi” or similar gave a credit of \$38.40 to each of the said account. Therefore, no balance was due.
66. On February 21, 2009, on or around 3:30p.m., Mr. Velez visited a T-mobile store located in Arecibo, Puerto Rico, and once again corroborated that there was no balance due. An employee named “Jose” showed to Mr. the screen that indicated that information. The

said employee also indicated that only the Manager “Rosita” had the “password” to print information from the “system.” The said employee said that the Manager would be back on Monday, February 23, 2009 to the store. Therefore, Mr. Vélez-Colón was unable to obtain a written certification to the effect that there was no balance due with T-Mobile.

67. On February 23, 2009, on or around 9:25a.m., Mr. Vélez-Colón called to T-Mobile Puerto Rico Customer Service Department, and an Agent named Jessica stated there was no balance due on the account; and that two credits of 38.40 each were applied to the said illusory accounts on November 19, 2008.
68. The Agent named Jessica said to Mr. Vélez-Colón that she and T-Mobile agents were not allowed to provide last names or employee numbers.
69. T-Mobile Puerto Rico and T-Mobile USA caused and continue to cause Mr. Vélez-Colón out-of-pocket expenses, mental distress, anxiety, loss of credit capacity, and reputation.
70. Mr. Vélez-Colón is also experiencing severe embarrassment and mortification due to some personal and/or negative information about his character, mode of living, credit standing and/or credit capacity, which is contained in the consumer report obtained by defendants for no permissible purpose.
71. The foregoing acts and omissions of T-Mobile Puerto Rico and its agents constitute numerous and multiple violations of the FCRA including, but not limited to, of the above-cited provisions of the FCRA, 15 U.S.C. § 1681 et seq., with respect to Plaintiff.
72. As a result of Defendants’ violations of the FCRA, Plaintiff is entitled any actual damages sustained by the consumer as a result of the failure or pursuant to 15 U.S.C. § 1681n(a)(1)(a); punitive damages as the court may allow pursuant to 15 U.S.C. §

1681n(a)(2); and reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1681n(a)(3), from Defendants herein.

73. T-Mobile USA was linked to T-Mobile Puerto Rico in the events in connection with this action in such way that it is jointly or vicariously liable for the damaged suffered by Mr. Vélez-Colón.

**COUNT II:
ILEGAL USE OF A CONSUMER REPORT**

15 U.S.C.A. § 1681 et seq.

74. Plaintiff incorporates by reference all of the above paragraphs—where Mr. Vélez-Colón explained how Defendants obtained his consumer report, and also several illegal uses of his report—as fully stated herein.
75. In addition, only after the events in connection with this action, T-Mobile Puerto Rico sent a Spanish Language document to the following address: PO BOX 142574 Arecibo PR 00614. On that document, the following name appears immediately above the said address: Jose Carlos Vélez-Colón. See Exhibit IV.
76. On the said Spanish Language document, T-Mobile Puerto Rico, through Ms. Wency Baerga, Vice-President of sales and marketing, informed to Mr. Vélez-Colón the following or similar: “YOU ARE APPROVED TO ENJOY THE MOST COMPREHENSIVE UNLIMITED SERVICE PLAN!”
77. After the said events in connection with this action, T-Mobile Puerto Rico used the said consumer report to make a “firm offer of credit,” as that term is defined at 15 U.S.C.A. § 1681a.
78. The offer of credit was also an excuse for marketing purposes.

COUNT III

ART. 1802 AND ART. 1803 OF PUERTO RICO CIVIL CODE.

79. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
80. Plaintiff hereby invokes supplementary jurisdiction for claims on all non-FCRA related acts, omissions and damages pursuant to the Art. 1802 and/or 1803 of the Puerto Rico Civil Code and/or applicable local law.

TRIAL BY JURY

81. Plaintiff is entitled to and hereby respectfully demands a trial by jury on all issues so triable. US Const. amend. 7. Fed. R. Civ. P. 38.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendants:

- For an ORDER to remove all Mr. Vélez-Colón personal information from the computerized systems of T-Mobile Puerto Rico and T-Mobile USA.
- For an award of compensatory damages in excess of **\$100,000** according to proof, pursuant to 15 U.S.C. § 1681n(a) or 15 U.S.C.A. § 1681o against Defendants and for Plaintiff.
- For an award of compensatory damages in excess of **\$100,000** according to proof pursuant to Art. 1802 and/or 1803 of the P.R. Civil Code against Defendants and for Plaintiff.
- For an award of punitive damages in excess of **\$300,000** according to proof and as the court may allow pursuant to 15 U.S.C. § 1681n(a)(2).
- Prejudgment interests pursuant to 15 U.S.C. § 1681 et. seq.

- For an award of **costs** of litigation and reasonable **attorney's fees** pursuant to 15 U.S.C. § 1681(a)(3) against Defendants and for Plaintiff; and
- For such other and further relief as may be just and proper.

Respectfully submitted,

Dated: February 24, 2009

A handwritten signature in black ink, appearing to read "Jose Vélez-Colón". The signature is stylized with a large initial "J" and a long horizontal stroke.

Jose Carlos Vélez-Colón

PO BOX 142574
Arecibo PR 0014
Telephone: (787) 457-4434
E-mail: jcvelezcolon@yahoo.com

Exhibit I

Personal Information

Name: JOSE CARLOS VELEZ COLON

SSN: ~~057-88-8429~~
Date of Birth: 11/1982

You have been on our files since 05/2003

Telephone: 457-4434

File Number: 197111025
Date issued: 02/19/2009

CURRENT ADDRESS

Address: PO BOX 142574
ARECIBO, PR 00614

Date Reported: 04/2006

PREVIOUS ADDRESSES

Address: 3600 S. LAS VEGAS BV.
LAS VEGAS, NV 89109

Date Reported: 03/2006

Address: PO BOX 6693
MAYAGUEZ, PR 00681

Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

PRTC INC

PO BOX 360998
SAN JUAN, PR 00936
(787) 759-6000

Requested On: 09/16/2008
Inquiry Type: Individual

T-MOBILE/P.R.

PO BOX 53090
BELLEVUE, WA 98015
Phone number not available

Requested On: 09/16/2008
Inquiry Type: Individual

CARIBBEAN PRODUCE EXCHG

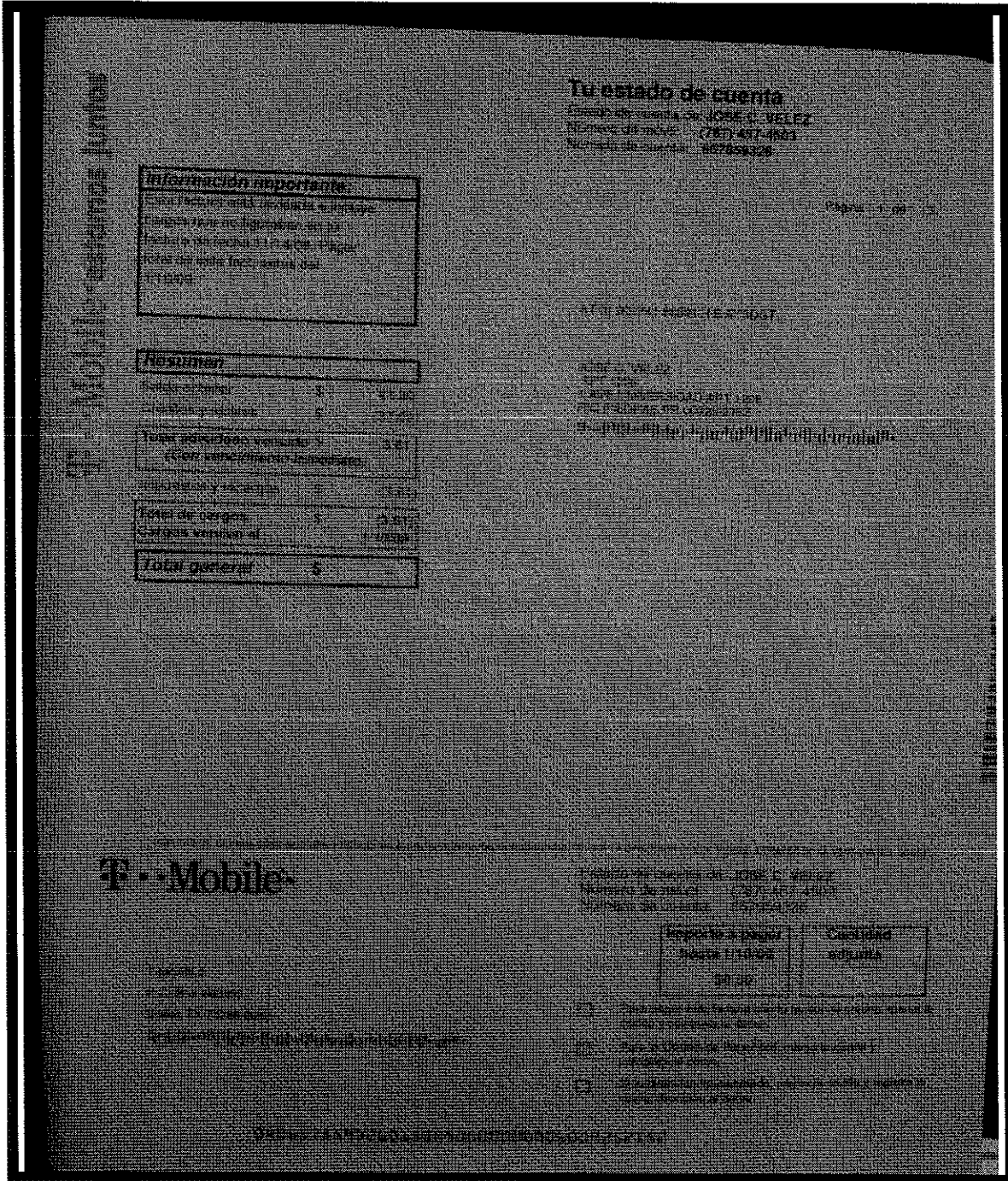
PO BOX 11990
CAPARRA HIGHTS STA
SAN JUAN, PR 00922
(787) 793-0750

Requested On: 05/25/2007
Inquiry Type: Individual

Permissible Purpose: CONSUMER INITIATED
TRANSACTION

ONLY AN EXTRACT OF THE REPORT INCLUDED

Exhibit II
Account #657859326



MÓDULO DE ATENCIÓN AL CLIENTE

Estado de cuenta de JCSE C. VOLEZ
 Número de móvil: (787) 487-4903
 Número de cuenta: 557889326

Número de Servicio al Cliente: 1-800-877-8897
 Dec-14-2020

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Resumen Mensual							
Cuenta de Ahorros de JCSE C. VOLEZ - 12/14/20							
Saldo a comienzos	Cargos	Cuentas y	Cargos por	Depositos	Otros	Ingresos y	Total de
de la cuenta	de la cuenta	de la cuenta	de la cuenta	de la cuenta	de la cuenta	de la cuenta	de la cuenta
\$14,483.49	\$	\$	\$	\$	\$	\$111.5	\$14,595.00

Detalle de la cuenta		
	Cantidad	Total
Saldo a comienzos	\$	\$14,483.49
Depositos en la cuenta		\$
Deposito de Cuentas de Ahorros de JCSE C. VOLEZ	\$	(0.00)
Deposito de Ahorros	\$	(13.00)
Deposito de Ahorros	\$	(1.00)
Deposito de Ahorros	\$	(5.50)
Retiros, cargos y cargos		\$
Cargos e intereses gubernamentales	\$	(0.00)
Cargos de Interés de JCSE C. VOLEZ	\$	(1.00)
Deposito de Ahorros de JCSE C. VOLEZ	\$	(1.00)
Deposito de Ahorros de JCSE C. VOLEZ	\$	(2.00)
Deposito de Ahorros de JCSE C. VOLEZ	\$	(0.00)
TOTAL DE CARGOS		\$

Exhibit III
Account #: 657857368

F-MOBILE CHECK DEPOSIT

Your Statement

Statement For: **JOSE C. VELEZ**
 Mobile Number: **(707) 457-4434**
 Account Number: **657857368**

Page 1 of 1

Important Information

This bill has been revised to reflect charges which were not reflected on your bill dated 1/14/08. Payment of this bill is due by 01/14/08.

Summary	
Previous Balance	21.95
Credits & Adjustments	(17.05)
Total Past Due	3.84
(Due immediately)	
Plan & Services	12.81
Total Current Charges	12.81
Current Charges Due By	1/14/08
Grand Total	\$ 16.65

F-Mobile

Statement For: **JOSE C. VELEZ**
 Mobile Number: **(707) 457-4434**
 Account Number: **657857368**

Amount Due	Amount
By: 14358	Enclosed
01/13	

1. Payment received in full of this bill is subject to credit review and possible suspension of service.
 2. This bill is subject to the terms and conditions of the service agreement.
 3. Payment of this bill does not constitute an agreement to the terms and conditions of the service agreement.

Mobile stick together

Statement For: **JOSE C. VELEZ**
 Account Number: **(787) 493-4434**
 Account Name: **857657364**


Customer Service Number: **1-800-937-9997**
 Date: **12/02/10**

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Monthly Summary						
Mobile Number	Monthly Recurring Charges	Credits & Adjustments	Usage Charges	Plan Price Changes	Other Charges	Taxes & Surcharges
787-493-4434						
Balance Due						\$ 22.11

Account Service Detail		
Description	Amount	Total
Adjustments to Bill	\$ 51.20	\$ (51.20)
Porting Fee	\$ 22.11	
Account Change	\$ 22.11	
Service Fee	\$ 22.11	
Plan Upgrade Fee	\$ 22.11	
Taxes, Fees and Surcharges	\$ 0.00	\$ 0.00
Government Fees and Taxes	\$ 0.00	
Federal Universal Service Fund	\$ 0.00	
State Sales Tax	\$ 0.00	
Federal Universal Service Fund	\$ 0.00	
County Sales Tax	\$ 0.00	
Total Charges	\$ 0.00	\$ 0.00

Exhibit IV

T-Mobile 

Hablar en miles de Estados Unidos
 Con el nuevo Plan Nacional que incluye un plan más completo

Plan Nacional
 Hablar en miles de Estados Unidos
 100 min.
 100 por texto
 Acceso de voz gratis

Estimado 2009

ESTÁS APTO PARA DISFRUTAR DEL PLAN LIMITADO MÁS COMPLETO? Incluye hoy el Plan Nacional limitado de \$29.99 y un paquete de llamadas y textos al precio de \$29.99 por un total de \$59.98.

¡Más flexibilidad y mayor compatibilidad! El Plan Nacional limitado es apto en otros. Que compatibiliza la oferta para que puedas hablar y texto en otras ciudades por larga distancia nacional y mundial desde una única oferta. Que incluye un contenido de texto adicional con contenido adicional para y descargas de otros. Un contenido adicional y la flexibilidad de responderlo conectado en todo momento. ¡Esta vez te llevas el mejor!

**Con el Plan Nacional limitado de \$29.99,
 el Nokia 2760 es tuyo.**

¡Mira todo lo que puedes conseguir gratis!

- Llamadas gratuitas en Puerto Rico y Estados Unidos
- Larga distancia y Servicio Urgente GRATIS
- Acceso en Estados Unidos GRATIS
- Música GRATIS
- Contenido de música GRATIS
- Servicio de atención al cliente GRATIS
- Transferencia de llamadas GRATIS
- Servicio de voz GRATIS

¿Quieres más compatibilidad? ¡No hay problema! Únete al nuevo Plan Nacional 2760 y el plan más completo con más llamadas y mensajes. Contáctate hoy al 1-877-868-7445 y descubre todo lo que el nuevo Plan Nacional limitado de Puerto Rico y Estados Unidos tiene de ofrecer en compatibilidad con otros servicios.

¡No esperes más! Llama AHORA al 1-877-868-7445 y obtén el Nokia 2760 en la oferta de la zona. Oferta limitada. Oferta disponible por tiempo limitado. (Activación y envío extra).

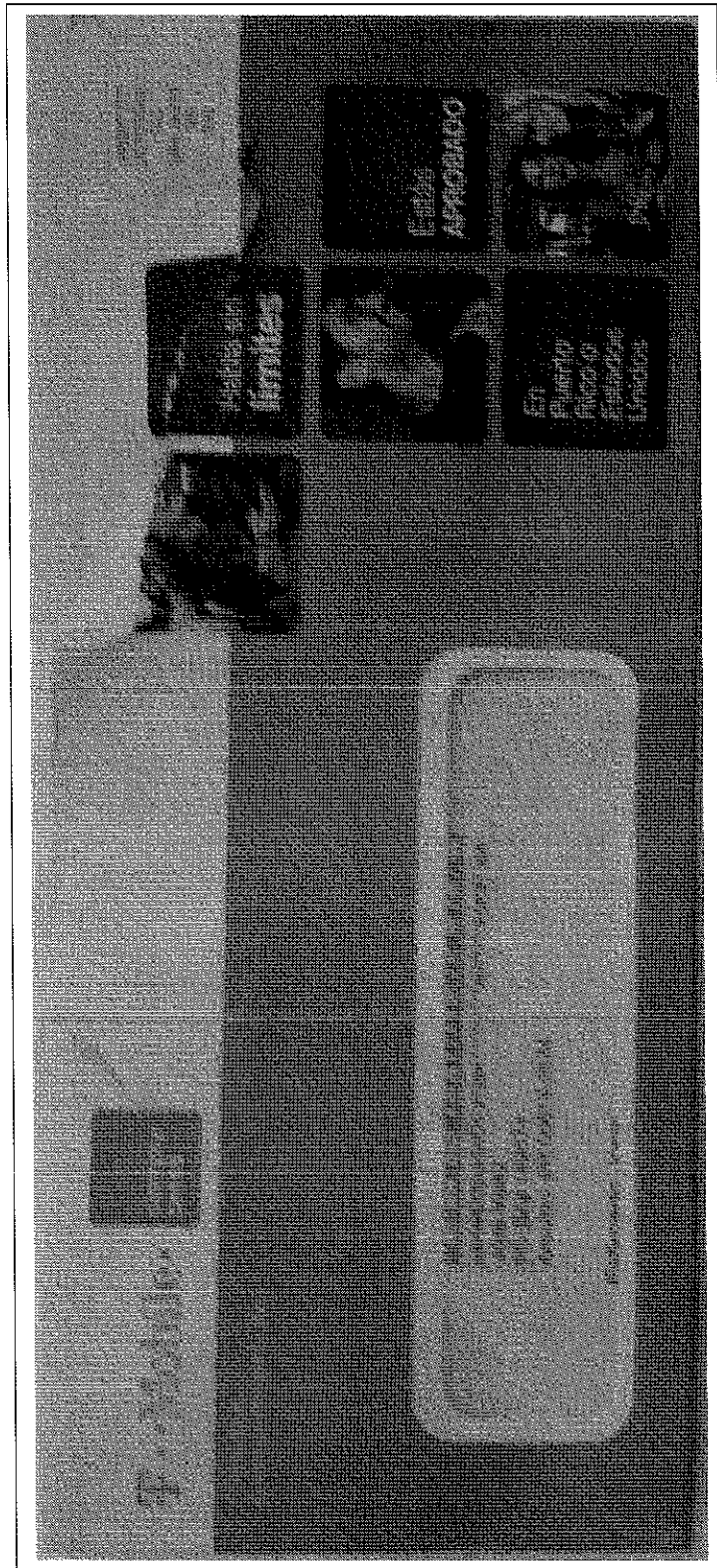
¡Mira más!
 T-Mobile
 Nancy García
 Departamento de Ventas 1912 USD

PD: ¡Estás APTO! Tu nuevo Nokia 2760 se suma por un momento con el Plan Nacional limitado de \$29.99 por un paquete de llamadas y textos al precio de \$29.99. ¡Contáctate hoy!

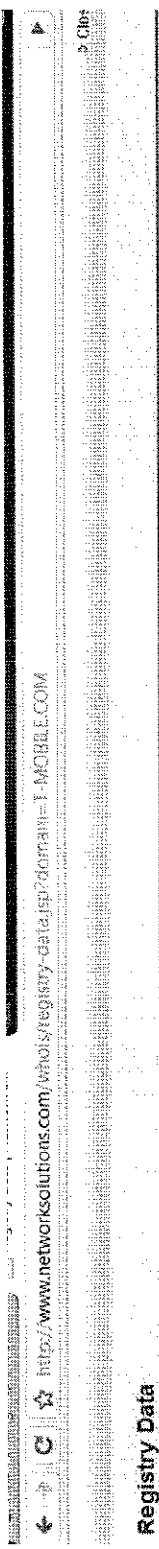
¡Mira más!

11754123

Este anuncio es un ejemplo de ofertas de productos de T-Mobile y otros servicios. El contenido de este anuncio puede variar sin previo aviso. Para más información de productos de T-Mobile y EXCLUSIVOS Y MÁS, visita www.t-mobile.com. © 2009 T-Mobile USA, Inc. Todos los derechos reservados.



2 of 2



Registry Data

T-MOBILE.COM

Whois Server Version 2.0

Domain names in the .com and .net domains can now be registered with many different competing registrars. Go to http://www.internic.net for detailed information.

Domain Name: T-MOBILE.COM
 Registrar: DEUTSCHE TELEKOM AG
 Whois Server: whois.registrar.telekom.de
 Referral URL: http://www.registrar.telekom.de
 Name Server: NS1.AUT3.SPRINGLINK.NET
 Name Server: PRODNS03.YORCSTREAM.COM
 Status: clientDeleteProhibited
 Status: clientTransferProhibited
 Updated Date: 14-Jan-2008
 Creation Date: 13-Jan-2000
 Expiration Date: 13-Jan-2010

>>> Last update of whois database: Mon, 23 Feb 2009 14:44:37 EST <<<

NOTICE: The expiration date displayed in this record is the date the registrar's sponsorship of the domain name registration in the registry is currently set to expire. This date does not necessarily reflect the expiration date of the domain name registrant's agreement with the sponsoring registrar. Users may consult the sponsoring registrar's Whois database to view the registrar's reported date of expiration for this registration.

TERMS OF USE: You are not authorized to access or query our Whois database through the use of electronic processes that are high-volume and automated except as reasonably necessary to register domain names or modify existing registrations; the Data in VeriSign Global Registry Services ("VeriSign") Whois database is provided by VeriSign for information purposes only, and to assist persons in obtaining information about or related to a domain name registration record. VeriSign does not guarantee its accuracy. By submitting a Whois query, you agree to abide by the following terms of use: You agree that you may use this Data only for lawful purposes and that under no circumstances will you use this Data to: (1) allow, enable, or otherwise support the transmission of mass unsolicited, commercial advertising or solicitations via e-mail, telephone, or facsimile; or (2) enable high volume, automated, electronic processes that apply to VeriSign (or its computer systems). The compilation,

Registry Data

T-MOBILE.COM

Whois Server Version 2.0

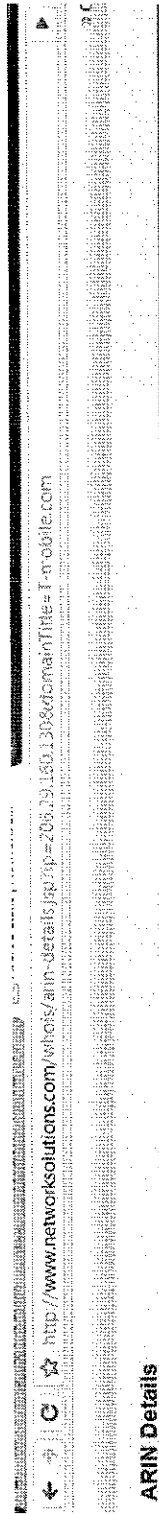
Domain names in the .com and .net domains can now be registered with many different competing registrars. Go to <http://www.internic.net> for detailed information.

Domain Name: T-MOBILE.COM
Registrar: DEUTSCHE TELEKOM AG
Whois Server: whois.registrar.telekom.de
Referral URL: <http://www.registrar.telekom.de>
Name Server: NS1-AUTH.SPRINTLINK.NET
Name Server: PRODNS03.VOICESTREAM.COM
Status: clientDeleteProhibited
Status: clientTransferProhibited
Updated Date: 14-jan-2009
Creation Date: 13-jan-2000
Expiration Date: 13-jan-2010

SOURCE:

<http://www.networksolutions.com/whois/registry-data.jsp?domain=T-MOBILE.COM>

Exhibit VI



T-mobile.com

206.29.160.130

Record Type: IP Address

OrgName: T-Mobile USA Inc
OrgID: TMOB14
Address: 12920 SE 39th Street
City: Bellevue
StateProv: WA
PostalCode: 98008
Country: US

NetRange: 206.29.160.0 - 206.29.161.255
CIDR: 206.29.160.0/19
OrgInAS: AS22140
NetName: THQBA-COS
NetHandle: NET-206-29-160-0-1
Parent: NET-206-0-0-0
NetType: Direct Assignment
NameServer: PRODS04.VOICESTREAM.COM
Comment:
RegDate: 2005-12-12
Updated: 2007-10-12

RTechHandle: TFE46-ARIN
RTechName: Peterson, Trevor
RTechPhone: +1-425-748-2819
RTechMail: trevor.peterson@t-mobile.com

OrgTechHandle: TFE46-ARIN
OrgTechName: Peterson, Trevor
OrgTechPhone: +1-425-748-2819
OrgTechMail: trevor.peterson@t-mobile.com

ARIN Details

T-mobile.com

206.29.160.130

Record Type: IP Address

OrgName: T-Mobile USA Inc.

OrgID: TMOBI-4

Address: 12920 SE 38th Street

City: Bellevue

StateProv: WA

PostalCode: 98006

Country: US

NetRange: 206.29.160.0 - 206.29.191.255

CIDR: 206.29.160.0/19

OriginAS: AS22140

NetName: TMOBI4-COS

NetHandle: NET-206-29-160-0-1

Parent: NET-206-0-0-0-0

NetType: Direct Assignment

NameServer: PRODNS03.VOICESTREAM.COM

NameServer: PRODNS04.VOICESTREAM.COM

Comment:

RegDate: 2005-12-12

Updated: 2007-10-12

RTechHandle: TPE46-ARIN

RTechName: Peterson, Trevor

RTechPhone: +1-425-748-2819

RTechEmail: trevor.peterson@t-mobile.com

OrgTechHandle: TPE46-ARIN

OrgTechName: Peterson, Trevor

OrgTechPhone: +1-425-748-2819

OrgTechEmail: trevor.peterson@t-mobile.com

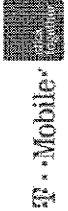
SOURCE:

<http://www.networksolutions.com/whois/arin-details.jsp?ip=206.29.160.130&domainTitle=T-mobile.com>

Exhibit VII

<https://www.t-mobile.com/Contact.aspx>

[English](#) / [Español](#)



[Home](#) | [Contact Us](#)

Shopping T-Mobile?

Call our award-winning customer specialists or find a T-Mobile store near you.

Call us at 1-800-T-MOBILE
Business customers call 1-866-537-4242

¿Este interesado en nuestro servicio móvil?
Lláme al 1-866-537-4242 desde sus teléfonos en español.

Find a T-Mobile retail location

Select a location type

Street address, intersection or landmark

City

State

Zip Code

Search Radius

*Note: To search by landmark, please enter all other address-related fields.

Powered by Microsoft® MapPoint® Technology and SpatialPoint.
[Terms of Use](#) | [Privacy Statement](#)

Already a Customer?

Get answers to the most frequently asked questions.
[Log in to My T-Mobile.](#)

E-mail us
 E-mail us your question and we will get right back to you.
[Send us an e-mail.](#)

Call us
 From your T-Mobile phone, **800-811 Free of charge.** You can also call us toll-free at 1-877-453-1204 from any phone.

NOTE: If you are having a technical issue with your T-Mobile phone or service, please call us from a different phone so we can troubleshoot with you.


Call us over TTY
 (This service requires a TTY device and is available for people who are deaf or hard of hearing).
 Customers may contact us via TTY toll-free at 1-877-568-1018.
 TTY hours of operation: 5:00 a.m. - 10:30 p.m. PT, daily.

Send us a letter
 Customer Relations
 PO Box 37280
 Albuquerque, NM 87176-7280

¿Es cliente actual y desea hacernos algunas preguntas sobre su teléfono y/o servicio?
 Marque el 811 desde su teléfono móvil o marque al 1-877-453-1204.

Bankruptcy legal notices
 T-Mobile Bankruptcy Team
 PO Box 53419
 Redwood, WA 98045-53410

Exhibit VIII



T-Mobile

My T-Mobile | Store Locator

Home > Support > Subject **customer**

Search

Helpful links

Tools

- FAQs >
- Browse by subject >
- Support by priority >

Change Options

- View, Suggest for searching else >
- Change Options >

Quick Links

- Check order status >
- Find a retail store >
- Switch to mobile >
- Billig information >
- Peepless Billing >
- View plan information >
- T-Mobile Prepaid Rates >
- T-Mobile Prepaid Refills >
- HotSpot calling >
- Global >
- Contact Us >

Please provide the following information:

* Current T-Mobile customer: **Select one** ▼

Please enter a topic, subtopic, & question below:

* Topic: **Select T-Mobile customer first** ▼

* Subtopic: **Select T-Mobile customer first** ▼

* Enter your question below:
 To help ensure a timely and accurate response, please include as much detail as possible. Please include your mobile phone number, the type of phone or data device, and explanation of the issue you are experiencing. Thank you!

Note: * designates required fields