

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17105-3265

Re: Nicole Buskey v. Philadelphia Gas Works; Docket No. F-2023-3041693 Reply to Answer from PGW

Dear Secretary Chiavetta

I trust this communication finds you well. I am writing to address some critical matters concerning my accounts with PGW. I hope to obtain clarity on certain issues that have raised concerns and affected the status of my gas service.

Account Balance and Debt Transfer: I have recently become aware that my past balance, amounting to \$8,272.95, was sold to a collection agency named Diversified Adjustment Services Inc. As indicated in the documents provided by Diversified Adjustment, my balance was adjusted to \$4,781.82 after a payment or credit of \$3,491.13. However, I find it perplexing that while this outstanding debt was sold to another agency, a partial balance was applied to my new account with PGW. This raises questions about the legality of such actions and whether they are consistent with proper procedure. **(See exhibit 1)**

Payment Plans and Financial Constraints: It has come to my attention that my ability to adhere to the payment plans offered to me by both PGW and the PUC was compromised due to the partial application of my old balance to the new account. Given my financial situation and the unforeseen challenges brought about by the pandemic, I found it increasingly difficult to meet the payment arrangements proposed. Despite my attempts to address this concern with both PGW and the PUC, the issue remained unresolved. I emphasize that my intention was never to default on payments, but rather circumstances beyond my control hindered my ability to fulfill these commitments.

Re: Nicole Buskey v. Philadelphia Gas Works; Docket No. F-2023-3041693 Responding to Preliminary Objection:

I. Appeal Process and Debt Investigation: In my pursuit of resolving the matter of PGW's debt sale to Diversified Adjustment Services Inc., I was compelled to appeal the PUC's decision, as their jurisdiction does not encompass this particular issue. The documentation provided by Diversified Adjustment clearly illustrates that my balance was indeed sold to them. Additionally, a payment or credit of \$3,491.13 was acknowledged, reducing the balance owed to \$4,781.82. The question that arises is how PGW can allocate a portion of the old debt to my new account, especially after it was sold to a collection agency. **(See Exhibit)**

Multiple Accounts and Statute of Limitations: I was made aware that I possess two accounts with PGW, one of which had no activity displayed on the portal. Upon contacting PGW and the PUC regarding the non-receipt of a bill, an investigation revealed the existence of two separate account numbers. The initial account (07-3777-9300) was terminated in 2017 due to non-payment, with a final balance of \$7,915.76. However, restoration requirements were met, and the service was reinstated under a new

account number (00-1758-5258) on February 26, 2020. I emphasize that I was not informed about the assignment of a new account number post-restoration. The limitations imposed by the statute of limitations should not be applicable in this case, given my limited knowledge of the secondary account's existence. **(See Exhibit)**

To address the preliminary objection posed:

In reference to the response pertaining to the preliminary objection, which indicates that the Commission lacks jurisdiction over claims that exceed the statute of limitations (66 Pa.C.S. § 3314), it is pertinent to clarify the timeline of my service restoration. As PGW asserts that my service was restored on February 24, 2020, this would imply that the statute of limitations had already elapsed before my service was reinstated, rendering me unable to address the matter of the 2017 termination and balance transfer. I contend that this practice raises questions regarding its legality, particularly given my lack of awareness concerning the two distinct account numbers. **(See Exhibit)**

I am seeking comprehensive clarification on these matters and an opportunity to rectify the issues that have adversely impacted my account status and gas service. I remain committed to resolving these concerns through an open and transparent dialogue.

Thank you for your prompt attention to this matter. I look forward to your response and a resolution that ensures the fair and just treatment of my account.

Sincerely,

Nicole Buskey

5:33

5G



account.pgworks.com



CRP

CRP

Customer Responsibility Program



My Account



Nicole Buskey

3270 N MARSTON ST, PHILADELPHIA, PA -
19129 (737779300)

Default Payment Method

AMERICAN HERITAGE FCU, *****0268

Payment Information

Settings



Billing



32

5:33

5G



Usage



**Usage Data is not available for the period.
Please try later.**



Compare



**Currently your data for comparison is not
available for the period. Please try later.**



Notifications



Billing

[View](#)

Payment Information

Settings

 Billing

**There is no bill available for the period.
Please try later.**

 Efficiency



 Usage



**Usage Data is not available for the period.
Please try later.**

Diversified Adjustment Service, Inc.
 PO Box 32145
 Fridley MN 55432-0145
 1-800-279-3733
 Office Hours: Monday thru Thursday 8 A.M. to 8 P.M.,
 Friday 8 A.M. to 5:00 P.M. Central Time

To: Nicole Buskey
 3270 N Marston St
 Philadelphia PA 19129-1821

Reference: 30543702
 Date: April 21, 2023

Diversified Adjustment Service, Inc. is a debt collector. We are trying to collect a debt that you owe to PHILADELPHIA GAS WORKS. We will use any information you give us to help collect the debt.

Our Information shows:

You had an account with PHILADELPHIA GAS WORKS with account number 073779300.

As of 05-02-2017, you owed:	\$8,272.95
Between 05-02-2017 and today:	
You were charged this amount in interest:	+ 0.00
You were charged this amount in fees:	+ 0.00
You paid or were credited this amount towards the debt:	- \$3,491.13
Total amount of the debt now:	\$4,781.82

How can you dispute the debt?

- Call or write us by **05-31-23**, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- **If you write us by 05-31-23**, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.

What else can you do?

- Write to ask the name and address of the original creditor, if different from the current creditor. If you write by **05-31-23**, we must stop collection until we send you that information. You may use the form below or write to us without the form.
- Go to www.cfpb.gov/debt-collection to learn more about your rights under the federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

Handwritten:
 2,000
 \$695 to future
 June 7th
 ref # 5/10/2023 000267

Mail this form to:

558CU053000 N1
 451265743

DIVERSIFIED ADJUSTMENT SERVICE, INC.
 PO BOX 32145
 FRIDLEY MN 55432-0145

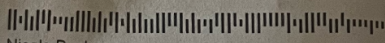
ADDRESS SERVICE REQUESTED

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:
 - This is not my debt. The amount is wrong.
 - Other (please describe on reverse side or attach additional information)
- I want you to send me the name and address of the original creditor.
- I enclosed this amount: \$

Make your check payable to **Diversified Adjustment Service, Inc.** Include the reference number 30543702.

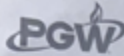


Nicole Buskey
 3270 N Marston St
 Philadelphia PA 19129-1821

Handwritten calculations:
 4480.81
 - 2000.00

 2480.81
 3686
 - 387

 3299



Philadelphia Gas Works
Credit Denial Letter

Date: Oct 5, 2022

Account Number: 0000-1758-5258

Name: Nicole Buskey

Address: 3270 N Marston St, Philadelphia, Pa 19129

After reviewing your application for service, PGW is unable to provide you with gas service because you have failed to satisfy one or more of the following conditions:

- 1. You owe PGW a total balance of \$7,915.76.
 - a) This amount represents service provided at 3270 N Marston St from Feb 26, 2020 to Sep 28, 2022 under the name of Nicole Buskey - and -
 - b) This amount represents service provided at 2819 W Clearfield St from Jun 17, 2008 to Apr 19, 2017 under the name of Nicole Buskey.

- 2. To provide satisfactory personal identification by showing at least two of the following: a government issued photo ID, social security card, driver's license, medical assistance card, public welfare card, or similar items.
- 3. To provide documentation showing ownership, tenancy or residency at the service address.
- 4. Based on the credit score obtained from Experian, a national credit reporting agency, you failed to meet our credit guidelines.* (See disclaimer on the next page)
- 5. PGW records indicate the service at the property _____ was terminated due to unauthorized usage.

In order to establish your account you must do the following:

- 6. Pay 1/12th _____ in the amount of \$659.64 to enter into an agreement + pay 50% of a deposit \$258.00 (if applicable) + a reconnection charge of \$123.23 + a dig charge of _____ (if applicable). **Total amount needed to restore the service** \$1,040.87.
- 7. Pay your total outstanding debt of _____ + pay 50% of a deposit _____ (if applicable) + a reconnection charge of _____ + a dig charge of _____ (if applicable). **Total amount needed to restore the service** _____.
- 8. Pay total outstanding theft charges of _____ + outstanding balance of _____ + pay 50% of a deposit _____ (if applicable) + a reconnection charge of _____ + a dig charge of _____ (if applicable). **Total amount needed to restore the service** _____.
- 9. Pay total outstanding theft charges of _____ + _____ in the amount of _____ to enter into an agreement + pay 50% of a deposit _____ (if applicable) + a reconnection charge of _____ + a dig charge of _____ (if applicable). **Total amount needed to restore the service** _____.
- 10. The security deposit of \$516.00 which can be paid in the following installments: 50% or \$258.00 due immediately to establish service then 25% or \$129.00 due in 60 days and 25% or \$129.00 due in 90 days. You have the right to provide a guarantor. A guarantor is an individual in good credit standing who will be willing to pay your gas bills if you fail to do so.
- 11. Based on the income provided, you may qualify for PGW's Customer Responsibility Program (CRP). To determine eligibility, you must provide your monthly household income for the last 30 days and occupancy information. You must also pay _____ + theft charges _____ (if applicable) + a reconnection charge of _____ + a dig charge of _____ (if applicable) totaling _____. Deposit not required. If it is determined by PGW that you do not qualify for CRP the terms noted above will be required for restoration.
- 12. Provide proof of residency for this premise.
- 13. Provide positive identification with at least two of the following: a government issued photo ID, driver's license, welfare card, medical assistance card or social security card.

Representative Initials: DW

PGW reserves the right to modify these terms and conditions if the company determines that an amendment is required. If you are not satisfied with the terms and conditions provided above, you can contact the Pennsylvania Public Utility Commission (PUC) at 1-800-692-7389 or write them at: Pennsylvania Public Utility Commission, P.O. Box 3265, Harrisburg, PA 17105-3265. Please contact us at (215) 235-1000 if you have an active Protection From Abuse (PFA) or other order indicating you are a victim of domestic violence. Please notify a PGW representative as you may qualify for more lenient terms. Documentation may be required.

PGW CA Training Rev. 3/2020

Credit Denial Offer Letter #7