

Emmanuel  
Iagos  
Ilorin, undefined 112222  
emmyconceptng@gmail.com  
08138938431  
5/15/2024

TUC Bureau  
[Bureau Address]  
[Bureau City, State, Zip Code]

Subject: Dispute of Item on Credit Report

To Whom It May Concern,

I am writing to formally dispute the following information in my credit report that I believe to be inaccurate.

I am writing to formally dispute the accuracy of the information listed on my credit report as provided by the TUC bureau. The item in question pertains to the account labeled as "setf/wofc" with the following details:

- Account Number: 11000000405\*\*\*\*
- Account Type: Installment
- Account Type - Detail: Auto Loan
- Bureau Code: Individual
- Account Status: Derogatory
- Monthly Payment: \$0.00
- Date Opened: 01/01/2019
- Balance: \$21,446.00
- Number of Months (terms): 72
- High Credit: \$39,166.00
- Credit Limit: \$0.00
- Past Due: \$21,446.00
- Payment Status: Collection/Chargeoff
- Last Reported Date: 02/29/2024
- Comments:
  - Equifax: N/A
  - Experian: Voluntary surrender. Unpaid balance reported as a loss by the credit grantor.
  - TransUnion (TUC): Charged off as bad debt. Profit and loss write-off
- Date Last Active: 09/30/2019
- Date of Last Payment: 10/22/2019

Upon reviewing the information provided, I have identified discrepancies and inaccuracies within the account details. Specifically, I wish to highlight the following points:

1. The account status is recorded as derogatory with a payment status of Collection/Chargeoff. However, the reported comments suggest conflicting narratives regarding the circumstances leading to this status. This inconsistency raises concerns about the accuracy and fairness of the information provided.
2. The reported balance, past due amount, and high credit values require further validation as they appear to be based on conflicting reports from different bureaus, leading to uncertainty and confusion regarding the actual financial status of the account.
3. The reported date of last activity and date of last payment do not align with the account history and my records, indicating a discrepancy that impacts the timeline and accountability for the reported events.

In light of the discrepancies identified and the potential impact on my creditworthiness, I am formally requesting a thorough investigation into the accuracy of the information related to the "setf/wofc" account as reported by the TUC bureau. I urge you to take immediate action to rectify any errors, inaccuracies, or inconsistencies within the account details to ensure the integrity and fairness of my credit report.

I hereby request that you provide me with a detailed investigation report outlining the findings and any corrections made to address the disputed information. Additionally, I request that the corrected information be shared with all relevant credit bureaus to avoid further misinformation and adverse consequences on my credit profile.

I appreciate your prompt attention to this matter and look forward to a swift resolution that upholds the accuracy and integrity of my credit report. Thank you for your cooperation and assistance in resolving this dispute effectively.

Sincerely,

[Your Name]

I am writing to formally dispute the accuracy of the information reported by TUC bureau regarding the account labeled as ccb/tyvisa. Upon reviewing my credit report, I have identified several inaccuracies in the details provided. The discrepancies are as follows:

1. The reported account status is listed as "Derogatory" with a Payment Status of "Collection/Chargeoff." However, the account details indicate that the Current Balance is \$0.00, with no Past Due amount. This inconsistency raises concerns about the accuracy of the reported information.
2. The Last Reported date listed for this account is 12/04/2020, indicating that the information is current as of that date. However, the Date Last Active is stated as 07/25/2020, and the Date of Last Payment is 04/18/2020. These conflicting dates cast doubt on the accuracy and reliability of the reported data.

3. The Comments section indicates that the account was "Charged off as bad debt" and "Purchased by another lender." However, there is no explanation provided regarding the nature of the charge-off or the status of the account subsequent to being purchased by another lender. The lack of clarity in this regard raises questions about the completeness and transparency of the reported information.

In light of the discrepancies outlined above, I respectfully request that TUC bureau conduct a thorough investigation into the accuracy of the information related to the ccb/tyvisa account. I urge you to review the data provided and ensure that it aligns with the terms and status of the account in question.

Furthermore, I request that you provide me with a detailed explanation of how the reported information was verified and the steps taken to ensure its accuracy. I also ask that you furnish me with any supporting documentation or evidence related to the account in question.

I am prepared to cooperate fully with your investigation and provide any additional information or documentation that may be required to resolve this matter promptly. I trust that TUC bureau will act responsibly and diligently in addressing this dispute and correcting any inaccuracies in my credit report.

Thank you for your attention to this matter. I look forward to your prompt response and the resolution of this dispute.

Sincerely,

[Your Name]

I am requesting that the item(s) be investigated and corrected as necessary.

Please provide me with the written results of your investigation, as well as an updated copy of my credit report.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]  
Emmanuel

