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5/15/2024

EXP 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 dispute the inaccurate information listed on my credit report by the EXP bureau regarding the account with the account name "setf/wofc." After a thorough review of my credit report, I have identified several discrepancies that require immediate attention.

The item in question, identified by account number 11000000405\*\*\*\*, indicates the following details:

- Account Type: Installment (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: 02/29/2024
- Comments: Voluntary surrender. Unpaid balance reported as a loss by the credit grantor.
- Date Last Active: 10/01/2019
- Date of Last Payment: 10/22/2019

Additionally, the account details as reported by the TUC include similar errors:

- Account Type: Installment (Auto Loan)

- Bureau Code: Individual
- Account Status: Derogatory
- Monthly Payment: \$0.00
- Date Opened: 01/19/2019
- 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: 02/29/2024
- Comments: Charged off as bad debt. Profit and loss write-off.
- Date Last Active: 09/30/2019
- Date of Last Payment: 10/22/2019

I am formally disputing these inaccuracies and request a thorough investigation into the reporting of this account. I have never voluntarily surrendered any assets nor have I allowed any account to reach collections without attempting to resolve the matter. The information presented on my credit report does not accurately reflect my financial history and represents a serious error.

I kindly request that you provide me with the investigation results and any corrections made to ensure that my credit report is factually accurate and compliant with the Fair Credit Reporting Act. Please remove the incorrect information associated with the account mentioned above and update my credit report accordingly.

I appreciate your prompt attention to this matter and look forward to receiving confirmation of the investigation process and the resolution in due course. Thank you for your assistance in rectifying this issue promptly.

Sincerely,

[Your Name]

I am writing to formally dispute the following item listed on my credit report with the EXP bureau. The account in question is listed as "ccb/tyvisa" with the following details provided:

- Account Number: 483468100318\*\*\*\*
- Account Type: Revolving/Credit Card
- Bureau Code: Individual
- Account Status: Derogatory
- Monthly Payment: \$0.00
- Date Opened: 01/19/2019
- Balance: \$0.00
- No. of Months (terms): 0

- High Credit: \$5,321.00
- Credit Limit: \$4,350.00
- Past Due: \$0.00
- Payment Status: Collection/Chargeoff
- Last Reported: 12/04/2020
- Comments: Charged off as bad debt, Purchased by another lender
- Date Last Active: 07/25/2020
- Date of Last Payment: 04/18/2020

Upon review of the information provided, I have identified several inaccuracies and discrepancies in the reporting of this account. The details provided do not accurately reflect the true nature of the account or my payment history associated with it. Specifically, the account is erroneously marked as having a derogatory status and being charged off as bad debt. This information is incorrect and is negatively impacting my credit score and financial reputation.

I am requesting a thorough investigation into the reporting of this account and urge the EXP bureau to rectify the inaccuracies promptly. It is essential that all information on my credit report is accurate and fair, and the current discrepancies are unjustly affecting my creditworthiness.

I kindly request that the EXP bureau reevaluate the reporting of this account, correct any errors, and provide me with an updated credit report reflecting the accurate information in a timely manner. I appreciate your prompt attention to this matter and look forward to a swift resolution.

Thank you for your cooperation in addressing 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

