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5/15/2024

EQF 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 information listed on my credit report with EQF Bureau regarding the account with the name "setf/wofc." Upon reviewing the details provided by EQF Bureau, it has come to my attention that there are inaccuracies and discrepancies that require immediate attention.

The information provided in the report indicates that the account type is an installment account, specifically an Auto Loan. The account status is listed as "Derogatory" with a balance of \$21,446.00. It is reported that the account is currently in a status of "Collection/Chargeoff" with a past due amount of \$21,446.00. Additionally, it is highlighted that there was a voluntary surrender and that the unpaid balance was reported as a loss by the credit grantor. The account shows a "Last Reported" date of 02/29/2024.

I dispute these details for the following reasons:

1. The derogatory status and collection/chargeoff designation are incorrect. The information provided does not accurately reflect the true circumstances of this account.
2. The reported balance of \$21,446.00 appears to be inaccurate. I have evidence to support that the amount owed on this account differs from what is listed in the report.
3. The account status reflects a voluntary surrender and a loss reported by the credit grantor, which I believe does not accurately depict the situation surrounding this account.

I request that EQF Bureau conduct a thorough investigation into the details of this account to verify the accuracy of the information provided. It is crucial that the credit report accurately reflects my credit history and financial obligations.

I am formally requesting that EQF Bureau remove or correct any inaccurate or unverifiable information regarding this account in order to ensure the integrity and fairness of my credit report. I appreciate your prompt attention to this matter and expect a timely resolution.

Thank you for your immediate assistance in addressing this dispute.

Sincerely,
[Your Name]

I am writing to formally dispute the accuracy of an item that appears on my credit report with EQF Bureau. The item in question pertains to the account listed as "ccb/tyvisa" with the following details:

- Account #: 483468100318****
- Account Type: Revolving
- Account Type - Detail: 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

After reviewing this information, I believe there are inaccuracies present in this item that warrant immediate correction. Specifically, I dispute the account status of "Derogatory" and the designation of "Collection/Chargeoff" in the payment status.

I have diligently maintained my credit responsibilities and have no records of derogatory behavior or outstanding debts with the mentioned credit card account. Furthermore, the reported balance of \$0.00 and past due amount of \$0.00 are inconsistent with the status of chargeoff as bad debt.

It is imperative that these discrepancies are rectified to reflect the accurate and up-to-date information regarding my credit history. Therefore, I kindly request that EQF Bureau conducts a thorough investigation into the disputed item and provides me with an updated credit report that accurately reflects my credit standing.

I appreciate your attention to this matter and look forward to a prompt resolution. Thank you for your assistance in 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

