

Emmanuel
Iagos
Ilorin, undefined 112222
emmyconceptng@gmail.com
08138938431
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 accuracy of information listed on my credit report with EXP Bureau regarding the account with the account name "setf/wofc." The details of the account provided on my credit report are as follows:

EXP Bureau Information:

- Account #: 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
- No. 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:
 - EXP: Voluntary surrender. Unpaid balance reported as a loss by the credit grantor.
 - TUC: Charged off as bad debt. Profit and loss write-off.
- Date Last Active: 10/01/2019
- Date of Last Payment: 10/22/2019

After a thorough review of the information provided, I would like to bring to your attention that the account details mentioned on my credit report contain inaccuracies. I dispute the reported status of this account for the following reasons:

1. The account was marked as a "collection/chargeoff," which misrepresents the actual circumstances surrounding the account closure. The account was voluntarily surrendered, and the unpaid balance reported as a loss by the credit grantor does not reflect accurate information.

2. The comments provided do not fully capture the details of the account closure. While it is true that there was a charge-off due to bad debt, the additional information concerning the profit and loss write-off is incomplete and does not provide a clear picture of the situation.

3. The reported date of the last activity and last payment on the account is incorrect. The actual date of last activity and last payment on the account differ from what is listed on the credit report.

Given these discrepancies in the information provided by EXP Bureau regarding the account in question, I request a thorough investigation into this matter. I urge you to correct the inaccuracies and update my credit report accordingly to reflect the true status of the account.

I appreciate your prompt attention to this matter and look forward to receiving a response within the statutory time frame as outlined by consumer protection laws.

Thank you for your assistance in resolving this dispute effectively.

Sincerely,
[Your Name]

I am writing to formally dispute the accuracy of information contained in my credit report from EXP bureau. The item in question is related to the account listed as "ccb/tyvisa."

After a thorough review of the details provided on my credit report, it has come to my attention that there are inaccuracies and discrepancies present in the information attributed to the aforementioned account. The following discrepancies have been identified:

1. The account status is listed as "Derogatory" and "Collection/Chargeoff," which is misleading as I have not received any notification or confirmation regarding such status from the creditor.

2. The reported balance of \$0.00 and the credit limit of \$4,350.00 are inconsistent with the high credit amount of \$5,321.00. This information does not align with my records and suggests potential errors in the reporting of account balances.

3. The comment stating that the account was "Charged off as bad debt" and "Purchased by another lender" requires further clarification as I have not been informed

of any such actions or transfers pertaining to this account.

Based on the discrepancies listed above, I am formally requesting an investigation into the accuracy and validity of the information associated with the account "ccb/tyvisa." I kindly request that the EXP bureau conducts a thorough review and verification process to rectify the inaccuracies in my credit report.

I understand that under the Fair Credit Reporting Act (FCRA), I have the right to dispute inaccurate or incomplete information on my credit report, and I am fully exercising that right with this formal dispute letter.

Please provide a written response once the investigation is complete, and any necessary corrections have been made to my credit report. I appreciate your prompt attention to this matter and your assistance in resolving this dispute.

Thank you for your cooperation and prompt action regarding this matter.

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

