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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 information regarding the account listed on my credit report with the TUC bureau. The account in question is under the name "setf/wofc," and I am providing the specific details associated with it for your reference:

- 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

Equifax (EQF) and Experian (EXP) both reflect negative information about this account, indicating that it is in a derogatory status with a significant outstanding balance and a past due amount. The account has been reported as a loss by the credit grantor, with comments suggesting a voluntary surrender and unpaid balance resulting in a loss. Additionally, the account has been charged off as bad debt and deemed a profit and loss write-off, further impacting my credit standing.

I would like to highlight discrepancies between the reported information and the actual circumstances surrounding this account. I believe there are errors in the reporting of the

account's status, the past due amount, and the characterization of the account as a voluntary surrender and charged-off bad debt. These inaccuracies are negatively impacting my credit profile and financial reputation.

As a consumer, I have the right to ensure that the information on my credit report is accurate and up to date. Therefore, I request a thorough investigation into the discrepancies mentioned above and urge the TUC bureau to rectify the erroneous information associated with the "setf/wofc" account promptly.

I appreciate your attention to this matter and your cooperation in resolving this dispute efficiently. Please keep me informed of any updates or actions taken regarding this investigation. Thank you for your prompt assistance in addressing this issue.

Sincerely,

[Your Name]

I am writing to dispute the inaccurate listing of an account on my credit report with TUC bureau. The account information is as follows:

Account Name: ccb/tyvisa
Account Number: 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
Number 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 reviewing the details provided, I have identified several inaccuracies within the reported information. Firstly, the account status is listed as derogatory despite the balance being \$0.00 and no past due amount. Additionally, the account has been erroneously marked as charged off as bad debt, even though the balance is clear and there are no outstanding payments.

Furthermore, the reporting of the account being purchased by another lender is

misleading, as there has been no such transaction or agreement made by myself. This information does not accurately reflect the status of the account and has a detrimental impact on my credit report and overall financial standing.

I request that the inaccurate information regarding this account be promptly investigated and corrected to accurately reflect the true status of the account. I also ask for any misleading notations to be removed promptly.

Please provide me with a written explanation of the investigation's results and any actions taken as a result of this dispute. Your prompt attention to this matter is greatly appreciated.

Sincerely,

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

