

November 23, 2025

## **FORMAL NOTICE OF DISPUTE - Round 1**

### **To: Comprehensive Analysis**

ACCOUNT: \*\* [30 days from receipt

Your response must be in writing and include all documentation specified above. Failure to provide complete information may constitute continued noncompliance with FCRA requirements.

I expect your full cooperation in resolving these violations promptly and in accordance with federal law. Thank you for your immediate attention to this matter.

Sincerely,

Daniel Fermin

\*\*Enclosures:\*\* - Copy of Driver's License - Copy of Social Security Card - Proof of Current Address

\*\*CC:\*\* Consumer Financial Protection Bureau \*\*CC:\*\*

Sincerely,

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Daniel Fermin

Consumer