

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,

Daniel Fermin

Consumer