

To: Experian
P.O. Box 4500,
Allen, TX 75013

Statement of Dispute

Dear Experian,

I write this letter as a complaint in connection with incorrect information that you have represented on my credit report. The information listed below is inaccurate and incomplete, and contains errors in your reporting. Please correct this misleading data:

I dispute the accuracy of the information reported regarding the WELLS FARGO CARD SERVICE (Date Opened: Dec. 06, 2015, Balance: \$1,408) account. Your agency reported incorrect information regarding the Balance of \$1,408 for this account, which is higher than I believe it to be. In addition, this account is closed and charged-off, which is why the Past Due amount shouldn't be presented in this case. There is a chance that the erroneous data above could be corrected through an arrangement with my creditor, and I plan to try to do so. Therefore, I would ask you to mark the account as disputed until I reach an agreement with the creditor, in order for it to not affect my credit score negatively. Moreover, I ask you to verify the following dates: Date Opened, Date of Status and First Reported.

I have found inaccurate information in your reporting of the GREEN DOT CORPORATION (Date Opened: May 08, 2019, Balance: \$88) account. The Balance of \$88 reported by you in the Credit Report is overstated, as I recall owing a lower amount. Your agency erroneously stated a Past Due amount for this closed and charged-off account, which is not accurate. I'm working on getting the aforementioned mistaken reporting fixed through direct contact with my creditor. Accordingly, I ask that you mark this account as disputed, so that it won't damage my credit score during the process. Also, I ask you to verify the Date Opened, Date of Status and First Reported.

I have identified incorrect credit reporting on the MONEYLION INC (Date Opened: Nov. 14, 2018, Balance: \$296) account. The Balance of \$296 presented for this account is wrong, as it is higher than the amount I remember. I'm trying to get the misleading information on this account adjusted by dealing with the creditor. That being said, I ask that your agency mark the account as disputed, so that it won't further harm my credit score. I also request that you verify the Date Opened, Date of Status and First Reported for this account.

I've identified incorrect data on the account identified as SWISS COLONY / MONTGOMER (Date Opened: Nov. 22, 2018, Balance: \$247). The Balance of \$247 reported by you is higher than the amount I recall. I am going to clarify this matter with the creditor. In the meantime, I ask you to mark this account as disputed, so that it won't have any further negative impact on my credit score. In

addition to that, I request from you to verify the Date Opened, Date of Status and First Reported for this account.

Your agency has failed to maintain an accurate reporting of my credit activity on the SUNRISE BANK SELF LENDER (Date Opened: Oct. 25, 2018, High Balance: \$525) account. You are falsely reporting the Payment Status of this account as 60-89 Days Late, in light of the fact that this account is closed and has a Balance of \$0.00. I dispute the reporting of the whole account because of the inaccurate data and I request that you verify the Date Opened, Date of Status and First Reported.

The information presented in the ABILITY RECOVERY SERVICE (Date Opened: Oct. 28, 2019, Balance: \$1,780) account must be fixed. I only recognize the original creditor 07 ASHWORTH COLLEGE; the company you have reported is unknown to me. The Balance of \$1,780 reported by you is not correct, as I remember the actual amount to be lower. I dispute the entire account because of these inaccuracies and I request that your agency verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account FIRST FED CREDIT CONTROL (Date Opened: Jan. 19, 2018, Balance: \$1,640) requires investigation. I only know of the original creditor ADVANCED FACES, I have not been contacted by the indicated collection agency. The information regarding the Balance of \$1,640 should be changed, as I think that I owe a lower amount. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I have no idea who the company reported on the account RMP, LLC (Date Opened: May 17, 2019, Balance: \$414) is, I don't have a contract with them. I only recognize the original creditor ECS OF CENTRAL MICHIGAN. The Balance of \$414 is not reported properly, because I recall the balance to be lower. Because of these inaccuracies, I am disputing this entire account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information presented on the ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$1,427) account is imprecise. I only know of the original creditor FL EMER PHYS KANG ASSOC MD; the reported collection agency is unknown to me. The Balance of \$1,427 reported by you is incorrect, because I think there should be a lower amount owed. I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 23, 2019, Balance: \$1,578) account should be investigated. I do know the original creditor FL EMER PHYS KANG ASSOC MD, but I am not aware of the company that you reported on this account. I do not agree with the Balance of \$1,578, as it is higher than the amount I remember. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I have noticed derogatory information on the ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$964) account. I only have a contract with the original creditor FL EMER PHYS KANG ASSOC MD; which is a different company. I disagree with the Balance of \$964, as I remember the amount to be lower. Because of your inaccurate reporting, I dispute this account, and I also request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the

First Reported date on this account.

This is my official request to have the information mentioned above corrected or deleted from my credit report. As the information provided by furnishers is not always reliable, please verify the validity of the records within 30 days, delete the misleading information and send me a corrected credit report to my address.

I look forward to receiving your response as soon as possible.

I attach to this letter copies of my documents to confirm my identity and current address.

Name: Brooke Sawyer

D.O.B. Dec 3, 1997

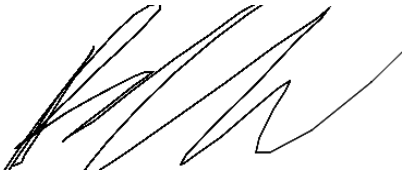
Address: 15627 Merlin Ave

Mascotte, FL 34753

SSN: 590739768

Sincerely,

Brooke Sawyer

A handwritten signature in black ink, appearing to read 'Brooke Sawyer', with a stylized, cursive-like script.

Date: Nov 20, 2020