

To: Experian

P.O. Box 4500,

Allen, TX 75013

Statement of Dispute

Dear Experian,

It has come to my attention that the below information is reported in an inaccurate or incomplete manner. Under the Fair Credit Reporting Act, a consumer reporting agency must investigate my dispute and correct or remove any incorrect information on my credit reports within 30 days. Please provide evidence that this information is reported accurately on my credit report. If no such evidence exists, please delete or correct this damaging information immediately.

You are reporting the account PORTFOLIO RECOVERY (Date Opened: Sep. 20, 2018, Balance: \$449) incorrectly. I am familiar with the original creditor 08 CAPITAL ONE BANK USA N A, but I don't know who PORTFOLIO RECOVERY is, nor do I have a contract with them. The Balance of \$449 that you report seems to be higher than the Balance that I remember. At this point, I dispute the entire account and I request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

I recognize the original creditor 12 CREDIT ONE BANK N A, but I don't know who the LVNV FUNDING LLC (Date Opened: Jun. 16, 2020, Balance: \$646) is, I do not have a contract with them. I don't recall having a Balance of \$646 that your agency is reporting. As a consequence of these inaccuracies, I dispute the entire account and I would like to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

AR RESOURCES INC (Date Opened: Jul. 22, 2020, Balance: \$177) is reported incorrectly. I know of the original creditor HERNANDO COUNTY EMERGENCY PH, but I don't recognize the collection agency reported. I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$177. Due to this misleading information, I dispute the entire account and I solicit a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

In general, furnishers are not a trustworthy source of information. Given this, I require that you verify my report, and correct or delete the incorrectly reported data. Attached, please find copies of my documents, so that I can prove my identity and current address.

Name: William Cruzado
D.O.B. 01/26/1979
Address: 2402 Winnipeg dr
LAKELAND, FL 33805
SSN: 044720749

Sincerely,
William Cruzado

A handwritten signature in black ink, appearing to read 'W Cruzado', with a stylized flourish at the end.

Date: Nov 21, 2020