

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

## Statement of Dispute

Dear Equifax,

Based on a review of my credit report, it appears your agency has failed to adopt reasonable procedures to ensure the accuracy of the consumer credit information you have reported. Please see the following information that I have identified as incorrect:

Given the incorrect information that you have been reporting on the WELLS FARGO CARD SER (Date Opened: Dec. 06, 2015, Balance: \$1,408) account, I request a verification of such information. I do not agree with the Balance of \$1,408, because I remember the actual amount to be lower. Moreover, according to your report, this account is closed and charged-off. If so, it is incorrect to report a Past Due amount for this account. The Date of Last Payment in the Account Details is not consistent with the one indicated in the Payment History. This account has likely caused my credit score to drop. Given this, I need to reach an agreement with my creditor in regard to the incorrect data. I ask your agency to mark this account as disputed because I do not want my credit score to get even lower.

I ask that you review the account identified as GREEN DOT BANK (Date Opened: May 08, 2019, Balance: \$88), as the information being reported appears to be incorrect. The Balance amount of \$88 provided by your agency is incorrect in comparison to the amount I think I owe. Due to the fact that your agency reported this account as closed and charged-off, the Past Due shouldn't be provided by your agency. I ask you to add a dispute remark in this account's comments section while I try to reach a common ground with my creditor regarding this matter.

There is certain information on the account MONEYLION INC. (Date Opened: Nov. 15, 2018, Balance: \$296) which I do not agree with. The Balance amount of \$296 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. The Date of Last Payment in the Account Details is inconsistent when compared to the information that you are reporting in the Payment History. Please have your agency add a dispute remark to this account while I investigate the erroneous information with the creditor.

The account MONTGOMERY WARDS (Date Opened: Nov. 22, 2018, Balance: \$247) must be reviewed. The Balance of \$247 that you report seems to be higher than the Balance that I remember. I ask that you mark this account as disputed while I attempt to resolve the incorrect reporting directly with my creditor, so that this negative account won't affect my credit score.

The account SUNRISE LA (Date Opened: Oct. 25, 2018, High Balance: \$525) is being reported

incorrectly. This account is reported as being closed with a \$0.00 Balance amount, which means that it cannot be reported with a 60-89 Days Late Payment Status. Accordingly, I request that this information be verified and I dispute this account.

ABILITY RECOVERY SER (Date Opened: Oct. 28, 2019, Balance: \$1,780) is reported incorrectly. I know of the original creditor ASHWORTH COLLEGE, 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 \$1,780. Given these mistakes, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

The account FIRST FEDERAL CREDIT (Date Opened: Jan. 19, 2018, Balance: \$1,640) is reported incorrectly as well. I am familiar with the original creditor ADVANCED FACES, but I do not know about the company presented in this account FIRST FEDERAL CREDIT. I am concerned about the reported Balance amount of \$1,640, as I think that the actual Balance is lower. At this point, I dispute the entire account and I request a verification of Date Opened and Date of First Delinquency.

You reported the ARS ACCOUNT RESOLUTI (Date Opened: Apr. 23, 2019, Balance: \$1,578) account incorrectly. While I recognize the original creditor FL EMER PHYS KANG ASSOC MD, I do not know the agency presented for this account ARS ACCOUNT RESOLUTI. The Balance of \$1,578 that you report for this account is incorrect, as I recall the actual amount to be lower. As a consequence of these inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

The collection account ARS ACCOUNT RESOLUTI (Date Opened: Dec. 20, 2018, Balance: \$964) shows inaccurate information. I am aware of the original creditor on this account FL EMER PHYS KANG ASSOC MD, but I have not been contacted by ARS ACCOUNT RESOLUTI. I am not sure that I have as high a Balance amount as \$964, which is the amount you have reported. Due to this misleading information, I dispute the entire account and I request a verification of the Date Opened and Date of First Delinquency.

I disagree with the records that your agency reports on the ARS ACCOUNT RESOLUTI (Date Opened: Apr. 20, 2018, Balance: \$1,427) account. I have not been contacted by ARS ACCOUNT RESOLUTI, which is why I have no idea who this company is. I only know my original creditor FL EMER PHYS KANG ASSOC MD, which is a different company. I am unsure of the accuracy of the Balance of \$1,427 that you report for this account, because I don't recall owing such a high amount. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

Because I am sure you are aware that the furnishers are not a reliable source of information, I require the verification of the information indicated above. I am expecting a response within 30 days. If I do not hear from you promptly, I will follow up with whatever action that is necessary to have my report corrected. In order to prove my personal information and current address, I attach to this letter copies of all the required documentation.

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 script.

Date: Nov 20, 2020