

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

I write this letter to you because there have found information that is inaccurately stated in my credit report. I suspect that your agency failed to assure the required accuracy when publishing my credit report. Below is the disputed incorrect information:

The reporting of the ONEMAIN (date opened: Sep 21, 2018) account has been misrepresented. The Balance amount \$9,321 is inflated, as I believe that the amount I actually owe is lower. I know that your agency is able to apply dispute remarks on the accounts. I, therefore, ask you to place a dispute remark on this account, because I plan to find a solution in regard to the defective reporting with the creditor.

There is incorrect information on the NELSON CRUZ AND ASSO (date opened: Aug 05, 2020) account. I only know of the original creditor TEMPOE LLC. The company that you are currently reporting on this account is unknown to me. I do not agree with the Balance of \$1,220, as this amount is higher than I think it should be. As a result, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

You are recording the FIRST FEDERAL CREDIT (date opened: Jul 13, 2020) account inaccurately. I only recognize the original creditor EMERGENCY PHYS OF CE; the current collection agency is unknown to me. I have doubts about the Balance of \$927 that you report for this account, because I remember the actual amount to be lower. Based on these errors, I dispute this account. Furthermore, I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

Pursuant to the provisions of the Fair Credit Reporting Act, I require that you verify my credit report accordingly and make the appropriate changes into the information that I dispute. The investigation should meet the 30-day window as required by law.

In order to confirm my personal information, I am also attaching copies of all the necessary documentation so you will be able to verify my identity and current address.

Name: Sandra Nicklos

D.O.B. Mar 27, 1979

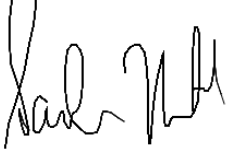
Address: 651 basingstroke ct

kissimmee, FL 34758

SSN: 337804230

Sincerely,

Sandra Nicklos

A handwritten signature in black ink, appearing to read 'Sandra Nicklos', written in a cursive style.

Date: Nov 09, 2020