

To: TransUnion  
P.O. Box 2000,  
Chester, PA 19016-2000

## Statement of Dispute

Dear TransUnion,

This letter is a formal request for you to investigate and remove inaccurate information from my credit report. This inaccurate information has affected my ability to obtain loans and credit. The following is being incorrectly reported:

You are presenting incorrect information about CAPITAL BANK (#462192XXXXXX) account. The Balance on this trade line shows a \$0.00 amount, and the account has been closed. Given these circumstances, it is an error to report a 90 days past due Payment Status on the account. Because of the misinforming representation of my credit activity by your agency, I am disputing this entire account.

The information presented for the account CONSERVE (#129085XX; date opened: Oct 25, 2016) is also inaccurate. I am aware of the original creditor NORTHCENTRAL UNIV, but I do not know the company stated on this account, as I didn't have any contract with them. The Balance of \$2,673 that you state for this account is higher than the amount that I remember. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

Your agency erroneously reported the account CREDIT COLL (#825707XX) due to the fact that I am not familiar with the indicated agency. I am only aware of the original creditor PROGRESSIVE. The Balance of \$293 that you provide for this account doesn't correspond to the lower amount that I remember. Because of these inaccuracies, I am disputing this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

The information that the furnishers provide is not always accurate. I understand that mistakes happen, but the erroneous data that your agency indicates on my report could cost me in higher interest rates and I have enough expenses as it is. I am asking you to investigate the aforementioned information and either remove it, or at least send me the information that you used to add it to my report.

I thank you for your understanding this matter and look forward to your favorable consideration. Please find attached to this letter copies of all the necessary documentation to confirm my identity and current address.

Name: Pradelyne Dorceus

D.O.B. Jul 3, 1979

Address: 3249 Old Winter Garden Rd. Suite 17

Orlando, FL 32805

SSN: 590936265

Sincerely,

Pradelyne Dorceus

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

Date: Nov 12, 2020