

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

The copy of my credit report that you provided to me contains information that I consider to be incorrect. I, therefore, ask you to verify the following disputed data and adjust it accordingly:

I, hereby, request that your agency verifies the account identified as ACHIEVA CREDIT UNION (Date Opened: 11/05/2015) due to the fact that your reporting of this account contains incorrect data. The Balance of \$5,209 reported by you in my credit report is overstated, as I recall owing a lower amount. The Monthly Payment section shouldn't be indicating my obligation to make payments on this account because it is closed and charged-off. Due to this inaccurate information, I dispute the entire account.

Please verify the information on the account identified as MID FLORIDA SCHOOLS (Date Opened: 06/17/2015). The Balance of \$2,458 is higher than the amount I remember. Your agency reported a Past Due amount for this account, but since the current account is closed and charged-off, such amount should not be reported. There is a discrepancy between the Balance and Past Due amount, which indicates that the data is inaccurate, since the amounts provided should match. This inaccurate information is the reason why I dispute the entire account.

The CAPITAL ONE BANK USA (Date Opened: 12/22/2018) account contains inaccurate data. The Balance of \$344 reported on this account is higher than the amount I remember. Your agency should not report the Past Due amount in light of the fact that the account is closed and charged-off. I insist that you place a dispute remark on this account while I try to resolve the problem with my creditor, so that the harming information does not hurt my credit score.

The account VYSTAR CREDIT UNION (Date Opened: 06/30/2018) must be investigated. The Balance of \$218 provided for this account is incorrect, as it is higher than the amount I remember. Since the information regarding this account is inaccurately reported, I ask your agency to mark the account as disputed while I make an effort to fix that with the creditor.

I am requesting this data to be reviewed and adjusted, in order to reflect my true credit history on the reports you produce.

I have attached all necessary supporting documentation to confirm my identity and current address.

I would like to mention that the furnishers do not provide accurate information; as a result, they are not a trustworthy and reliable source to rely on. I am sending this letter via certified mail to ensure this matter is resolved within the required 30-day window.

Name: Patrick Persaud

D.O.B. 04/03/1992

Address: 2760 white magnolia loop

Clermont, FL 34711

SSN: 589239249

Sincerely,

Patrick Persaud

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

Date: Nov 24, 2020