

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

## Statement of Dispute

Dear TransUnion,

I am writing this letter to your agency because you reported some inaccurate information on my credit report. I want to dispute the following:

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. I dispute this entire account due to these inaccuracies and I ask for a verification of Date Opened and Date of First Delinquency.

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. Accordingly, I dispute this account and I request that you verify the Date Opened and Date of First Delinquency.

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. Given these mistakes, I dispute the entire account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

Credit reporting laws require that bureaus report only 100% accurate credit information. Every step must be taken to assure the information reported is completely accurate and correct. Please investigate the information I have indicated above, and either remove it or at least make the appropriate corrections. As you know, the furnishers themselves provide fallible information, as they replicate whatever is in their system. Please find attached to this letter copies of my documents to verify 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, looped flourish at the end.

Date: Nov 21, 2020