

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

I write this letter as a complaint in connection with incorrect information that you have represented on my credit report. The information listed below is inaccurate and incomplete, and contains errors in your reporting. Please correct this misleading data:

The information indicated on the WE FLORIDA FINANCIAL (Date Opened: Mar. 21, 2017, Balance: \$1,472) account is incorrect. The Balance of \$1,472 reported by you seems to be high in comparison to the amount that I remember. The Date of Last Payment in the Account Details does not match with the one indicated in the Payment History. There is a chance that the erroneous data mentioned above could be corrected through an arrangement with my creditor, and I plan to put all of my efforts into achieving it. Therefore, I would ask you to mark the account as disputed till we reach an agreement, in order for it to not affect my credit score negatively.

The information presented for the account FIRST FEDERAL CREDIT (Date Opened: Nov. 11, 2015, Balance: \$350) is also inaccurate. I am aware of the original creditor CUSTER RNFA CONSTANCE, but I do not know the company stated on this account FIRST FEDERAL CREDIT, as I didn't have any contract with them. The Balance of \$350 that you state for this account is higher than the amount that I remember. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

Your agency erroneously reported the account ARS ACCOUNT RESOLUTI (Date Opened: Apr. 24, 2020, Balance: \$1,049) due to the fact that I am not familiar with the indicated agency. I am only aware of the original creditor PARAGON CONTRACTING SVC. The Balance of \$1,049 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: Tiffany Wynter

D.O.B. Feb 18, 1991

Address: 1513 Nw Cataluna Circle

Port St. Lucie, FL 34986

SSN: 589797118

Sincerely,

Tiffany Wynter

A handwritten signature in black ink, appearing to be 'TW' or 'T. Wynter', written in a cursive, stylized manner.

Date: Dec 01, 2020