

To: Experian

P.O. Box 4500,

Allen, TX 75013

## Statement of Dispute

Dear Experian,

The Credit Report that I received from your agency contains data that I believe to be false. Based on this complaint letter, you are now obligated to conduct a detailed review of the disputed information that has been reported incorrectly on my Credit Report by your agency. Accordingly, I expect you to take all necessary measures to verify and correct the following:

I, hereby, request that your agency verifies the account identified as FIRST PREMIER BANK (Date Opened: 07/23/2015) due to the fact that your reporting of this account contains incorrect data. The outstanding Balance amount of \$417 is overstated because I think I owe a lower amount. In light of the closed and charged-off status of this account, you shouldn't be reporting the Past Due amount. I ask that you mark this account as disputed while I attempt to resolve the incorrect reporting directly with my creditor, so that this negative account won't further affect my credit score. Moreover, I ask you to verify the following dates: Date Opened, Date of Status and First Reported.

Your agency is reporting inaccurate information for SOUTHWEST CREDIT SYSTEMS (Date Opened: 07/22/2020). While I do recall my original creditor 11 T MOBILE, this is obviously a different company than the one you are reporting. Moreover, I do not have any contract with this company and have never been contacted by them. You report erroneous information regarding the Balance of \$1,555 for this account, as this is a higher Balance than the amount I remember owing. Further, the Balance that you have reported for this account is a higher amount than the High Balance for this account, which is nonsense and an error on your part. I dispute this entire account due to these inaccuracies and I ask for a verification of the information reported for Date Opened, Date of First Delinquency, Date of Status and First Reported.

You have reported the collection account THE BUREAUS (Date Opened: 01/23/2017) incorrectly. My original creditor is another company 01 CAPITAL ONE, and I don't know who THE BUREAUS is, nor do I have a contract with them. The Balance of \$730 presented by you is not correct, as the actual amount is lower. Accordingly, I dispute this account and I request that you verify the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

The account I C SYSTEM (Date Opened: 06/22/2020) must be reviewed. I assume that the original creditor on this account is a different company 10 FLORIDA POWER AND LIGHT, since I don't know who the I C SYSTEM is, and I do not have a contract with them. The Balance of \$352 is higher than the amount I remember. Given these mistakes, I dispute the entire account and I request that you

verify the following dates: Date Opened, Date of First Delinquency, Date of Status and First Reported.

NCA (Date Opened: 08/14/2020) is reported incorrectly. I assume the original creditor for this account is 01 MID AMERICA BANK AND TRUST TOT, as I have no idea about who NCA is, and I was never contacted by this agency. The information about the Balance of \$528 should be corrected, as I remember owing a lower amount. At this point, I dispute the entire account and I request a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date.

The account NCA (Date Opened: 08/14/2020) is reported incorrectly as well. I do not know the company presented in this account. I only know of the original creditor 01 MID AMERICA BANK AND TRUST TOT. The Balance of \$441 is not reported correctly, because I remember that the Balance is lower. As a consequence of these inaccuracies, I dispute the entire account and I would like to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

I have discovered inaccurate information in my credit report for the AFNI (Date Opened: 07/20/2020) account. I am aware of the original creditor 11 AT T, but I don't know the collection agency stated, as I do not have any contract with them. I do not agree with the Balance of \$3,314 as you report it, as such amount is higher than the amount I recall owing. Due to this misleading information, I dispute the entire account and I solicit a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

The information reported on the account MONTEREY COLL SVC (Date Opened: 08/16/2019) is incorrect. I do not know the company you have reported on this account. I am only familiar with the original creditor 12 NEXTEP FUNDING, which is a different company. I do not recognize the Balance of \$5,930, as it should be lower. Apart from this, the Balance reported by you on this account is greater than the High Balance, which is clearly an error on your part. This information is inaccurate. Hence, I am disputing the entire account and I request that you have the following dates verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

Because I am sure you are aware that the furnishers are not a reliable source of information, I require the verification of the information indicated above. I am expecting a response within 30 days. If I do not hear from you promptly, I will follow up with whatever action that is necessary to have my report corrected. In order to prove my personal information and current address, I attach to this letter copies of all the required documentation.

Name: Stephanie Morffi

D.O.B. Oct 16, 1985

Address: 1837 SW 5th Street apt 2

Miami, FL 33135

SSN: 595385291

Sincerely,

Stephanie Morffi

A handwritten signature in black ink, appearing to be 'Stephanie Morffi', written in a cursive style.

Date: Nov 30, 2020