

To: Experian  
P.O. Box 4500,  
Allen, TX 75013

## Statement of Dispute

Dear Experian,

I hereby dispute the following information in my credit report that I have found to be erroneous, and which is therefore having a detrimental impact on my credit score:

The account WESTLAKE FINANCIAL SERVI (date opened: Mar 17, 2018) must be reviewed. The Balance of \$7,620.00 that you report seems to be higher than the Balance that I remember. 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 affect my credit score and I ask you to verify the date opened, date of status and first reported date.

Please verify the information on the account identified as APPLIED BANK (date opened: Jun 06, 2018). The Balance of \$1,005.00 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. This incorrectly reported negative account caused my credit score to drop, so I ask your agency to apply a dispute remark on this account to avoid any further damage and I ask you to verify the date opened, date of status and first reported date.

The information on the CB INDIGO/GF (date opened: Apr 20, 2018) account is incorrect. This account is closed and it has no Balance. Given this, it is an inaccuracy to report a Payment Status of 180 days past due. Thus, I dispute the reporting of this account and ask you to verify the following dates for this account: Date Opened, Date of Status and First Reported.

The account FIRST PREMIER (date opened: Aug 22, 2018) is being reported incorrectly. I don't recall having a Balance of \$847.00 that your agency is reporting. Since the account is closed and charged-off, the information regarding Past Due shouldn't be provided. Please mark this account as disputed while I resolve my dispute with the creditor and I ask you to verify the date opened, date of status and first reported date.

I found inaccurate information in my credit report for the account identified as FIRST PREMIER (date opened: Jul 12, 2017). I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$503.00. You shouldn't be reporting the Past Due for this account because the account is closed and charged-off. Please mark this account as disputed while I resolve my dispute with the creditor, so that this account is not held against my credit standing and I ask you to verify the date opened, date of status and first reported date.

You are reporting incorrect information regarding the account identified as COMMUNITY FIRST CRED (date opened: Aug 13, 2015). I am not sure that I have as high a Balance amount as \$374.00, which is the amount you have reported. I request that you report a dispute mark on this account, so doesn't have negative influence on my credit score. In the meantime, I will try to get the inaccurate information adjusted directly with the creditor and I ask you to verify the date opened, date of status and first reported date.

I disagree with the records that your agency reports on the NATIONAL CREDIT SYST (date opened: Aug 17, 2017) account. I have not been contacted by NATIONAL CREDIT SYST, which is why I have no idea who this company is. I only know my original creditor CHELSEA COURTYARDS APTS, which is a different company. I am unsure of the accuracy of the Balance of \$3,081.00 that you report for this account, because I don't recall owing such a high amount. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

The information provided on the AMERICOLLECT INC (date opened: Jun 06, 2018) account needs to be verified. I am familiar with the original creditor on the current account EMERGENCY RESOURCES GROUP, but I have not been contacted by AMERICOLLECT INC. The Balance of \$228.00 reported by you seems to be high in comparison to the amount that I remember. Because of these issues, I dispute this account, and I also request a verification of Date Opened, Date of Status, First Reported Date and Date of First Delinquency on the account.

The information presented for the account SOUTHWEST CREDIT SYS (date opened: Jul 01, 2020) is also inaccurate. I am aware of the original creditor COMCAST, but I do not know the company stated on this account, as I didn't have any contract with them. The Balance of \$478.00 that you state for this account is higher than the amount that I remember. Because of these issues, I dispute the entire account and I request to have the following dates on the account verified by your agency: Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

Your agency erroneously reported the account NATIONAL CREDIT ADJU (date opened: Feb 26, 2020) due to the fact that I am not familiar with the indicated agency. I am only aware of the original creditor REFLEX MASTERCARD. The Balance of \$1,247.00 that you provide for this account doesn't correspond to the lower amount that I remember. Due to this inaccurate information, I dispute the entire account and I request to have the following dates verified: Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

The account LVNV FUNDING LLC (date opened: Mar 28, 2019) contains inaccurate information. I recognize the original creditor WEBBANK FINGERHUT, but I haven't been in contact with the agency reported by you on this account. The Balance of \$526.00 reported by you in my credit report is overstated, as I recall owing a lower amount. For these reasons, I dispute this account and I request that your agency verify the following dates: Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

For the account PORTFOLIO RECOVERY A (date opened: Jun 12, 2020) you reported incorrect information. The agency reported by you is unknown to me; though, I do recognize the original creditor CAPITAL ONE BANK USA N A. The Balance of \$913.00 reported on this account is higher than the amount I remember. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

Please note that I am sending this letter via certified mail to ensure this matter is resolved within the required 30-day window. Additionally, please find the enclosed copies of my documents in order to confirm my identity and current address. I look forward to your prompt response regarding this matter.

Name: Stacy Gist

D.O.B. Apr 2, 1983

Address: 5601 Edenfield Rd, Apt 706

Jacksonville, FL 32277

SSN: 592224910

Sincerely,

Stacy Gist

A handwritten signature in black ink that reads "Stacy Gist". The signature is written in a cursive, flowing style with a large initial 'S' and a distinct 'G'.

Date: Nov 30, 2020