

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

Statement of Dispute

Dear Experian,

A recent review of my credit report revealed information that I find to be inaccurate. Below is the data I have found to be inaccurate, that must be verified and corrected or removed as soon as possible:

I, hereby, request that your agency verifies the account identified as VERIZON WIRELESS - SOUTH (Date Opened: 03/21/2006) due to the fact that your reporting of this account contains incorrect data. The Balance of \$1,141 reported by you is inaccurate, because I believe it should be a lower amount. I think it may be beneficial to address the misleading data directly with the creditor. I am determined to immediately proceed with such course of action, but I need your agency to report the account as a disputed while I'll be trying to find a solution. Similarly, I ask you to verify the Date Opened, Date of Status and First Reported for the account.

You are recording the PARAGON REVENUE GROUP (Date Opened: 05/22/2020) account inaccurately. I only recognize the original creditor BAYFRONT MEDICAL CENTER; the current collection agency is unknown to me. I have doubts about the Balance of \$1,351 that you report for this account, because I remember the actual amount to be lower. Because of these errors, I dispute this account. Moreover, I would like a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

I noticed inaccurate information on the PORTFOLIO RECOVERY (Date Opened: 05/23/2017) account. I only know the original creditor 08 CAPITAL ONE BANK USA N A; I do not recognize the company you are currently reporting on the account. The Balance of \$681 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. I would like to dispute this account because of these errors. Furthermore, I request to have the following dates verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are erroneously reporting the account LVNV FUNDING LLC (Date Opened: 03/14/2016). I only know about the original creditor 12 CREDIT ONE BANK N A; I've never heard of the company you are currently reporting on the account. Your agency reported incorrect information regarding the Balance of \$659 for this account, which is higher than I believe it to be. Based on these errors, I dispute this account and I ask for a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on this account.

The information presented on the CAPIO PARTNERS (Date Opened: 03/28/2020) account should be adjusted. I have only signed a contract with the original creditor FLORIDA HOSPITAL, which is

another company than the one you are reporting. The Balance of \$186 reported by you in the Credit Report is overstated, as I recall owing a lower amount. Given these errors, I dispute the account and I request that your agency verify the following dates reported on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You have misreported the account CAPIO PARTNERS (Date Opened: 06/26/2020). I only recognize the original creditor FLORIDA HOSPITAL, which is a different company from the one you've reported on the account. The Balance of \$467 presented for this account is wrong, as it is higher than the amount I remember. Consequently, I dispute the account and I ask for the verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

The company you have reported on this account CAPIO PARTNERS (Date Opened: 04/28/2020) is unknown to me. I am only familiar with the original creditor EMERGENCY PHYSICIANS OF CENT on this account. The Balance of \$800 reported by you is higher than the amount I recall. Therefore, I dispute the account and I require that you verify the Date Opened, Date of First Delinquency, Date of Status and First Reported dates on this account.

The account ENHANCED RECOVERY COMPAN (Date Opened: 04/30/2020) is reported with false information. I have only entered into a contract with the original creditor 11 CHARTER COMMUNICATIONS; but the company you report on this account is unfamiliar to me. You report inaccurate data regarding the Balance of \$390 for this account. This amount is higher than the amount I think I owe. Hence, I dispute this account. Also, I would like a verification of Date Opened, Date of First Delinquency, Date of status and First Reported information on this account.

The information presented in the ENHANCED RECOVERY COMPAN (Date Opened: 06/11/2020) account must be fixed. I only recognize the original creditor 11 TMOBILE; the company you have reported is unknown to me. The Balance of \$556 reported by you is not correct, as I remember the actual amount to be lower. For these reasons, I dispute the entire account and I ask that you verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The account JEFFERSON CAPITAL SYSTEM (Date Opened: 06/01/2019) requires investigation. I only know of the original creditor 12 CONSUMER PORTFOLIO SERVCS, I have not been contacted by the indicated collection agency. The information regarding the Balance of \$12,295 should be changed, as I think that I owe a lower amount. Based on the mistakes mentioned, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported dates.

I have no idea who the company reported on the account PARAMOUNT RECOVERY (Date Opened: 06/29/2020) is, I don't have a contract with them. I only recognize the original creditor FLORIDA HOSP. The Balance of \$1,329 is not reported properly, because I recall the balance to be lower. As a consequence of the foregoing errors, I dispute the entire account and I request to have the following dates on this account verified by your agency: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the AR RESOURCES INC (Date Opened: 12/11/2019) account is imprecise. I only know of the original creditor EMERGENCY PHY OF ST PETERSBU; the reported collection agency is unknown to me. The Balance of \$438 reported by you is incorrect, because I think there should be a lower amount owed. Due to these reporting errors, I dispute the entire account

and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

It is no secret that the furnishers might not always assure the highest level of accuracy of the data that they deliver to your agency, which is why I am writing this letter sending it via certified mail to your agency.

I request to have my dispute verified by your agency within 30 days, as required by applicable law. I also expect to receive a copy of the results of your verification.

Please find annexed to this letter copies of all necessary documentation to confirm my identity and current address. Thank you.

Name: Tayian Vogler

D.O.B. Mar 21, 1988

Address: 5846 Lynn Lake Drive South

Saint Petersburg, FL 33712

SSN: 242652750

Sincerely,

Tayian Vogler

A handwritten signature in black ink, appearing to read 'Tayian Vogler', with a stylized, cursive script.

Date: Nov 16, 2020