

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

I noticed inaccurate information in the copy of my credit report that I was provided with by your agency. According to applicable law, the information that is disputed must be investigated and corrected in order to avoid further damage to my credit score. I, therefore, ask your agency to analyze the following:

You have been reporting incorrect information regarding the CAPITAL ONE AUTO FIN (Date Opened: Jan. 25, 2014, Balance: \$10,305.00) account. The Balance of \$10,305.00 reported by you is higher than the amount I recall. Because the reporting of this account is not accurate, I intend to discuss this situation directly with my creditor. To avoid any further damage to my credit score, I ask you to add in the comments of this account that it is under a dispute process.

Due to incorrect information, the account identified as FED LOAN SERVICING (Date Opened: Oct. 21, 2013, Balance: \$0.00) must be verified. This account is reported as closed, with a \$0.00 Balance. As far as I know, it is, therefore, wrong to report it as an account with a Payment Status of 120+ Days Late. Because of your inaccurate reporting of this account, I dispute the entire account.

There is certain information on the account FED LOAN SERVICING (Date Opened: Feb. 19, 2013, Balance: \$0.00) which I do not agree with. I would like to point out the wrongly reported Payment Status of 120+ Days Late on this account. It is inaccurate, because this account is reported as closed with a Balance of \$0.00. Because of the inaccurate reporting by your bureau in reference to my credit activity on this account, I am disputing the account entirely.

The account CONVERGENT OUTSOURCI (Date Opened: Aug. 10, 2020, Balance: \$182.00) contains inaccurate information. I recognize the original creditor COMCAST, but I haven't been in contact with the agency reported by you on this account. The Balance of \$182.00 reported by you in my credit report is overstated, as I recall owing a lower amount. I dispute this account and I require that you verify the Date Opened and Date of First Delinquency.

The information presented on the PHOENIX FINANCIAL SE (Date Opened: Sep. 20, 2020, Balance: \$708.00) account should be adjusted. I have only signed a contract with the original creditor PARAGON EMERGENCY SERVICES LL, which is another company than the one you are reporting. The information regarding the Balance of \$708.00 should be changed, as I think that I owe a lower amount. Because of these mistakes, I dispute this account and I require that you verify the Date Opened and the Date of First Delinquency.

I have noticed derogatory information on the PORTFOLIO RECOVERY A (Date Opened: Sep. 21,

2016, Balance: \$655.00) account. I only have a contract with the original creditor CAPITAL ONE BANK USA N A; which is a different company. Your agency reported incorrect information regarding the Balance of \$655.00 for this account, which is higher than I believe it to be. I do not agree with this information, and I, therefore, dispute this account. I further ask that you verify the Date Opened and the Date of First Delinquency.

I am sure your agency is aware that furnishers do not always manage to deliver correct information. Given that, I would request your agency to investigate the above information and provide me with a copy of the results of your investigation.

I have attached all the required documentation in order to confirm my identity and current address.

Thank you.

Name: Vladislav Pasha

D.O.B. Apr 29, 1989

Address: 1661 Ringling Blvd

Sarasota, FL 34230

SSN: 129884087

Sincerely,

Vladislav Pasha

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

Date: Dec 01, 2020