

To: TransUnion
P.O. Box 2000,
Chester, PA 19016-2000

Statement of Dispute

Dear TransUnion,

The copy of my credit report that you provided to me contains information that I consider to be incorrect. I, therefore, ask you to verify the following disputed data and adjust it accordingly:

I, hereby, request that your agency verifies the account identified as ACHIEVA CREDIT UNION (Date Opened: 11/05/2015) due to the fact that your reporting of this account contains incorrect data. The Balance of \$5,209 reported by you in my credit report is overstated, as I recall owing a lower amount. I am going to try to clarify this matter with the creditor. In the meantime, I am asking you to mark this account as disputed, so that it won't have a negative impact on my credit score.

The CAPITAL ONE BANK USA NA (Date Opened: 12/22/2018) account contains inaccurate data. The Balance of \$344 reported on this account is higher than the amount I remember. Your agency should not report the Past Due amount in light of the fact that the account is closed and charged-off. I insist that you place a dispute remark on this account while I try to resolve the problem with my creditor, so that the harming information does not hurt my credit score.

The account VYSTAR CU (Date Opened: 06/30/2018) must be investigated. The Balance of \$218 provided for this account is incorrect, as it is higher than the amount I remember. Since the information regarding this account is inaccurately reported, I ask your agency to mark the account as disputed while I make an effort to fix that with the creditor.

The account WEST CREEK FINANCIAL (Date Opened: 08/07/2018) needs to be investigated due to incorrect reporting. I have doubts about the Balance of \$2,000 that you report for this account, because I remember the actual amount to be lower. The Monthly Payment field is improperly marking my obligation to proceed with payments on this account, which should not happen, as this account is closed and charged-off. Because of this, I ask that the information be verified, then corrected or deleted, and I dispute this account.

Given the fact that the furnishers can not always assure the highest level of accuracy of the information they provide, and that the records that have been provided to you do not manage to reflect my accurate credit history, I require that you investigate my dispute.

I expect to receive an updated report containing the results of your investigation and the changes made within the 30 days required by applicable law.

Attached to this letter are copies of all the necessary documentation to prove my identity and current address. Thank you.

Name: Patrick Persaud

D.O.B. 04/03/1992

Address: 2760 white magnolia loop

Clermont, FL 34711

SSN: 589239249

Sincerely,

Patrick Persaud

The image shows two handwritten signatures of Patrick Persaud. The signature on the left is a cursive script, while the one on the right is a more stylized, blocky cursive. Both appear to be the same person's name.

Date: Nov 24, 2020