

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

Statement of Dispute

Dear TransUnion,

Your Credit Reporting Agency provided incorrect information in my Credit Report. Due to the fact that any erroneous information affects my credit score, I ask your agency to thoroughly analyze the following information in my Credit Report and to apply any and all necessary changes:

I dispute the accuracy of the information reported regarding the WELLS FARGO CARD SERVICE (Date Opened: Dec. 06, 2015, Balance: \$1,408) account. Your agency reported incorrect information regarding the Balance of \$1,408 for this account, which is higher than I believe it to be. In addition, this account is closed and charged-off, which is why the Past Due amount shouldn't be presented in this case. This account contains inaccurate data and I intend to contact the creditor and to correct the erroneous reporting. In the meantime, I would appreciate if your agency could present this account as disputed.

I have found inaccurate information in your reporting of the GREEN DOT CORPORATION (Date Opened: May 08, 2019, Balance: \$88) account. The Balance of \$88 reported by you in the Credit Report is overstated, as I recall owing a lower amount. Your agency erroneously stated a Past Due amount for this closed and charged-off account, which is not accurate. I plan on clarifying this incorrect information with the creditor. Please add a dispute mark in the account comments to eliminate any possibility of my credit score dropping any further.

I have identified incorrect credit reporting on the MONEYLION INC (Date Opened: Nov. 14, 2018, Balance: \$296) account. The Balance of \$296 presented for this account is wrong, as it is higher than the amount I remember. I do not want my credit score to get any lower because of the inaccurate data on this account. I will try to contact the creditor to request an investigation of this matter. I ask your agency to mark this account as disputed until the necessary corrections are made.

I've identified incorrect data on the account identified as SWISS COLONY / MONTGOMER (Date Opened: Nov. 22, 2018, Balance: \$247). The Balance of \$247 reported by you is higher than the amount I recall. I plan to have a conversation with the creditor of this account to clarify all of the reported data. Until the appropriate corrections are made, please mark this account as disputed.

Your agency has failed to maintain an accurate reporting of my credit activity on the SUNRISE BANK SELF LENDER (Date Opened: Oct. 25, 2018, High Balance: \$525) account. You are falsely reporting the Payment Status of this account as 60-89 Days Late, in light of the fact that this account is closed and has a Balance of \$0.00. Given the erroneous information that your agency is reporting on this

credit account, I am disputing the account entirely.

The information presented in the ABILITY RECOVERY SERVICE (Date Opened: Oct. 28, 2019, Balance: \$1,780) account must be fixed. I only recognize the original creditor 07 ASHWORTH COLLEGE; the company you have reported is unknown to me. The Balance of \$1,780 reported by you is not correct, as I remember the actual amount to be lower. Based on these mistakes, I dispute the entire account and I request a verification of the Date Opened and the Date of First Delinquency.

The account FIRST FED CREDIT CONTROL (Date Opened: Jan. 19, 2018, Balance: \$1,640) requires investigation. I only know of the original creditor ADVANCED FACES, I have not been contacted by the indicated collection agency. The information regarding the Balance of \$1,640 should be changed, as I think that I owe a lower amount. As a consequence of the aforementioned inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: the Date Opened and the Date of First Delinquency.

I have no idea who the company reported on the account RMP, LLC (Date Opened: May 17, 2019, Balance: \$414) is, I don't have a contract with them. I only recognize the original creditor ECS OF CENTRAL MICHIGAN. The Balance of \$414 is not reported properly, because I recall the balance to be lower. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened and Date of First Delinquency for this account.

The information presented on the ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 20, 2018, Balance: \$1,427) account is imprecise. I only know of the original creditor FL EMER PHYS KANG ASSOC MD; the reported collection agency is unknown to me. The Balance of \$1,427 reported by you is incorrect, because I think there should be a lower amount owed. In consideration of these inaccuracies, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The information reported on the ACCOUNT RESOLUTION SERVI (Date Opened: Apr. 23, 2019, Balance: \$1,578) account should be investigated. I do know the original creditor FL EMER PHYS KANG ASSOC MD, but I am not aware of the company that you reported on this account. I do not agree with the Balance of \$1,578, as it is higher than the amount I remember. I dispute the whole account due to these faults and I request that your agency verify the following dates: the Date Opened and the Date of First Delinquency.

I have noticed derogatory information on the ACCOUNT RESOLUTION SERVI (Date Opened: Dec. 20, 2018, Balance: \$964) account. I only have a contract with the original creditor FL EMER PHYS KANG ASSOC MD; which is a different company. I disagree with the Balance of \$964, as I remember the amount to be lower. Because of these errors in reporting, I dispute the whole account and I insist that you verify the following dates: 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: Brooke Sawyer
D.O.B. Dec 3, 1997
Address: 15627 Merlin Ave
Mascotte, FL 34753
SSN: 590739768

Sincerely,
Brooke Sawyer

A handwritten signature in black ink, appearing to read 'Brooke Sawyer', with a long, sweeping horizontal line extending to the right.

Date: Nov 20, 2020