

To: Experian

P.O. Box 4500,

Allen, TX 75013

## Statement of Dispute

Dear Experian,

This letter serves as a formal complaint that you are reporting inaccurate credit information on my credit reports. I am distressed that you have included the below information in my credit profile and have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports that you publish. The following information needs to be verified and corrected or deleted from my credit reports as soon as possible:

I, hereby, request that your agency verifies the account identified as AMEX DEPARTMENT STORES N (Date Opened: 06/04/2010) due to the fact that your reporting of this account contains incorrect data. The Balance of \$3,434 provided for this account is incorrect, as it is higher than the amount I remember. As this is a closed and charged-off account, the Past Due amount should not be provided. 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. I also ask you to verify the Date Opened, Date of Status and First Reported for this account.

You are reporting the TD BANK USA/TARGET CREDI (Date Opened: 03/21/2001) account incorrectly. The outstanding Balance amount of \$6,339 is overstated because I think I owe a lower amount. In light of the closed and charged-off status of this account, you shouldn't be reporting the Past Due amount. I will try to correct the inaccurate information mentioned above with the creditor. Having that said, please make sure this account is marked disputed, so it won't have any further negative effect on my credit score. Also, I request that you verify the following dates on this account: Date Opened, Date of Status and First Reported.

The account BANK OF AMERICA (Date Opened: 11/25/2002) requires a verification. You report erroneous information regarding the Balance of \$5,977 for this account, as this is a higher Balance than the amount I remember owing. You should remove the amount indicated in the Past Due section, because this account has a closed and charged-off status. Please attach a dispute mark to this account, so that it won't further damage my credit score while I try to examine and correct the inaccurately reported information with the creditor. In addition to that, I request from you to verify the Date Opened, Date of Status and First Reported dates on this account.

The information reported on the account BANK OF AMERICA (Date Opened: 09/04/2002) needs to be investigated. The Balance of \$7,874 presented by you is not correct, as the actual amount is lower. The Past Due amount should not be reported for this account, as this account is closed and

charged-off. Due to the fact that my credit score depends on the changes applied on my accounts, I ask you to mark this account as disputed, so that it would not further damage my credit score. Moreover, I ask you to verify the following dates on this account: Date Opened, Date of Status and First Reported.

Please verify the information on the account identified as CAPITAL ONE BANK USA NA (Date Opened: 07/26/2000). The Balance of \$4,620 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. Consequently, I ask you to verify the Date Opened, Date of Status and First Reported on this account.

I request a verification of the information on the account BRIGHT STAR CU (Date Opened: 05/30/2012). The information about the Balance of \$3,841 should be corrected, as I remember owing a lower amount. I require that your agency marks this account as disputed while I will contact my creditor to repair the unreliable data that I mentioned. Also, I request that you verify the Date Opened, Date of Status and First Reported for this account.

The inaccurate evidence on the account WELLS FARGO BANK NA (Date Opened: 06/14/2006) is incorrect and is causing significant prejudice to my credit reputation. This account is reported with a \$0.00 Balance, and it has a closed status. Thus, it is inaccurate to present it as an account with a Payment Status of 30-59 Days Late. This information is incorrect. Accordingly, I dispute the entire account.

The information on the account FEDLOAN SERVICING (Date Opened: 09/09/2010) needs to be verified. I would like to direct your attention to the mistakenly reported Payment Status of 120-149 Days Late on this account. It is a mistake because this account is reported as closed with a Balance of \$0.00, and it was transferred to another lender. Due to this inaccurate information, I dispute the entire account and I require the verification of the Date Opened, Date of Status and First Reported date for this account.

The information on the FEDLOAN SERVICING (Date Opened: 08/29/2011) account is incorrect. This account is closed, and its Balance has been reported as \$0.00. In addition, it was transferred to another lender. Given this, it is an inaccuracy to report a Payment Status of 120-149 Days Late on this account. Based on the foregoing, I dispute this account. I also request the verification of the Date Opened, Date of Status and First Reported date for this account.

The reporting of the credit account identified as FEDLOAN SERVICING (Date Opened: 08/30/2010) needs to be investigated. Your agency reported a mistaken Payment Status of 120-149 Days Late for this account. This account is reported as closed with a \$0.00 Balance, and it was transferred to another lender, which means there shouldn't be any reporting regarding late payments on this account. Because of this inaccurate information, I dispute this account and I request the verification of the Date Opened, Date of Status and First Reported date for this account.

The information presented on the account MIDLAND FUNDING (Date Opened: 04/27/2017) needs to be investigated. I only know the original creditor 01 SYNCHRONY BANK, but I have not been contacted by, nor do I know of MIDLAND FUNDING LLC. The Balance amount of \$3,402 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. Accordingly, I

dispute the entire account and I would like 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 account MIDLAND FUNDING LLC (Date Opened: 10/28/2016) must be reviewed by you. I recall the company who is the actual creditor on the account 01 SYNCHRONY BANK, but I have not been in touch with MIDLAND FUNDING LLC. The Balance amount of \$1,899 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. Based on these mistakes, I dispute this account, and I also request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

PORTFOLIO RECOVERY (Date Opened: 06/21/2017) is being reported incorrectly. I know the original creditor 08 CAPITAL ONE BANK USA N A, but I don't know the collection agency stated. The Balance amount \$2,693 is inflated, as I believe that the amount I actually owe is lower. For these reasons, I dispute this account and I ask that your agency verify the following dates on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

There is incorrect information on the LVNV FUNDING LLC (Date Opened: 09/12/2016) account. I only know of the original creditor 12 CREDIT ONE BANK N A. The company that you are currently reporting on this account is unknown to me. I do not agree with the Balance of \$932, as this amount is higher than I think it should be. Because of this inaccurate information, I dispute this account and I ask for a verification of the Date Opened, the Date of First Delinquency, the Date of Status and the First Reported date on this account.

In light of the above, I request that you revise this information by entering the necessary corrections and notify me of any updates within 30 days.

Finally, please take into consideration that the furnishers are an unreliable source for data verification, which requires that you conduct your own investigation.

Please find enclosed copies of all necessary supporting documentation to confirm my identity and current address. Thank you.

Name: Margherita Bovee  
D.O.B. Dec 26, 1965  
Address: 6020 N Bayfront Dr  
Hernando, FL 34442  
SSN: 050567787

Sincerely,  
Margherita Bovee

M Bower

Date: Nov 17, 2020