

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

The Credit Report that I received from your agency contains data that I believe to be false. Based on this complaint letter, you are now obligated to conduct a detailed review of the disputed information that has been reported incorrectly on my Credit Report by your agency. Accordingly, I expect you to take all necessary measures to verify and correct the following:

I, hereby, request that your agency verifies the account identified as FIRST PREMIER (Date Opened: 07/23/2015) due to the fact that your reporting of this account contains incorrect data. The outstanding Balance amount of \$417 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 said that, please make sure this account is marked as disputed so it won't have a negative effect on my credit score.

Your agency is reporting inaccurate information for SOUTHWEST CREDIT SYS (Date Opened: 07/22/2020). While I do recall my original creditor T MOBILE, this is obviously a different company than the one you are reporting. Moreover, I do not have any contract with this company and have never been contacted by them. You report erroneous information regarding the Balance of \$1,555 for this account, as this is a higher Balance than the amount I remember owing. Further, the Balance that you have reported for this account is a higher amount than the High Balance for this account, which is nonsense and an error on your part. Based on these mistakes, I dispute this account, and I also request a verification of the Date Opened and Date of First Delinquency information on the account.

You have reported the collection account THE BUREAUS (Date Opened: 01/23/2017) incorrectly. My original creditor is another company CAPITAL ONE N A, and I don't know who THE BUREAUS is, nor do I have a contract with them. The Balance of \$730 presented by you is not correct, as the actual amount is lower. Due to this inaccurate information, I dispute 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 MONTEREY COLLECTION (Date Opened: 08/16/2019) is incorrect. I do not know the company you have reported on this account. I am only familiar with the original creditor NEXTEP FUNDING, which is a different company. I do not recognize the Balance of \$5,930, as it should be lower. Apart from this, the Balance reported by you on this account is greater than the High Balance, which is clearly an error on your part. Thus, I dispute this account and I

request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

NATIONAL CREDIT ADJU (Date Opened: 08/14/2020) is reported incorrectly. I assume the original creditor for this account is MID AMERICA BANK AND TRUST TOT, as I have no idea about who NATIONAL CREDIT ADJU is, and I was never contacted by this agency. The information about the Balance of \$528 should be corrected, as I remember owing a lower amount. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened and Date of First Delinquency.

The account NATIONAL CREDIT ADJU (Date Opened: 08/14/2020) is reported incorrectly as well. I do not know the company presented in this account. I only know of the original creditor MID AMERICA BANK AND TRUST TOT. The Balance of \$441 is not reported correctly, because I remember that the Balance is lower. This information is imprecise, therefore, I dispute the entire account and I require that you verify the Date Opened and Date of First Delinquency on the account.

According to the law, there is a 30 day window within which your credit bureau must respond to my claim. The furnishers themselves are not a trustworthy source of information, since they just repeat back whatever their system shows. I ask you to write me back and to inform me about the necessary modifications made to my credit report.

In order to verify my personal information and current address, I attach to this letter copies all the necessary documentation.

Name: Stephanie Morffi

D.O.B. Oct 16, 1985

Address: 1837 SW 5th Street apt 2

Miami, FL 33135

SSN: 595385291

Sincerely,

Stephanie Morffi

A handwritten signature in black ink, consisting of stylized, overlapping loops and curves.

Date: Nov 30, 2020