

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

## Statement of Dispute

Dear TransUnion,

I write this letter in connection with certain incorrect information that your agency has shown on my credit report. The data indicated below is inaccurate, incomplete or contain errors, and I, hereby, request that such errors be corrected.

CAPITAL ONE AUTO FINANCE (Date Opened: Jan. 25, 2014, Balance: \$10,305.00) account is reported inaccurately. The Balance of \$10,305.00 that you provide for this account doesn't correspond to the lower amount that I remember. 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.

I request that you investigate the FEDLOAN SERVICING (Date Opened: Feb. 19, 2013, Balance: \$0.00) account. Because this account is reported as closed with a \$0.00 Balance, you shouldn't be reporting a Payment Status of 120-149 Days Late. Consequently, I dispute the entire account.

The account FEDLOAN SERVICING (Date Opened: Oct. 21, 2013, Balance: \$0.00) needs to be investigated due to incorrect reporting. Your agency reported inaccurate information regarding the 120-149 Days Late Payment Status of this account, as it is reported with a Balance of \$0.00 and a closed status, which means there shouldn't be any statement showing me late on payments. Because of the aforementioned misleading data that your bureau has reported on this account, I am disputing it.

I have noticed derogatory information on the PORTFOLIO RECOVERY (Date Opened: Sep. 21, 2016, Balance: \$655.00) account. I only have a contract with the original creditor 08 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.

The information presented on the PHOENIX FINANCIAL SERVIC (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 L, 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.

The Fair Credit Reporting Act (§611 - 15 U.S.C. § 1681i) requires Consumer Reporting Agencies to ensure the highest possible level of accuracy of the information provided in their reports. Due to the fact that the information received from the furnishers is not always reliable, I am requesting that your agency conduct its own investigation and that the mistakes be corrected or deleted as soon as possible.

Please find attached copies of all necessary supporting documentation to confirm my identity and current address. Thank you for your assistance.

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 horizontal line drawn underneath the signature.

Date: Dec 01, 2020