

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

I have received a copy of my Credit Report produced by your agency which contains reporting invalid information. As a result of this erroneous reporting, I write this letter to dispute it. Further, I am aware that the Credit Reporting Agencies are required to investigate and correct the items that I dispute. I, therefore, dispute the following information:

Your agency has failed to maintain an accurate reporting of my credit activity on the BEACH BOULEVARD AUTO (Date Opened: Nov. 25, 2015, Balance: \$7,921.00) account. You report inaccurate data regarding the Balance of \$7,921.00 for this account. This amount is higher than the amount I think I owe. In light of the closed status of the account, it is not still necessary for me to make further Monthly Payments. Yet your reporting indicates otherwise. Given the erroneous information that your agency is reporting on this credit account, I am disputing the account entirely.

I disagree with the data reported regarding the FIRST PREMIER (Date Opened: Sep. 14, 2019, Balance: \$382.00) account. The Balance of \$382.00 provided for this account is incorrect, as it is higher than the amount I remember. The information regarding the Past Due amount should not be reported because this account is closed and charged-off. The failure of maintaining an accurate track record of my credit activity can be possibly solved directly with the creditor, which is what I intend to do. It would be appreciated if you add a dispute mark on the account while I go through the process, so that this negative account doesn't decrease my credit score.

You are reporting the FIRST PREMIER (Date Opened: Aug. 05, 2015, Balance: \$427.00) account incorrectly. You report erroneous information regarding the Balance of \$427.00 for this account, as this is a higher Balance than the amount I remember owing. I request that the Past Due amount be removed because this account is closed and charged-off. In order for this account to not affect my credit score through the period that I'll be trying to fix the aforementioned irrelevant data with my creditor, I ask you to mark it as disputed.

Your bureau has been incorrectly reporting the information on my CREDIT ONE BANK (Date Opened: Jun. 04, 2017, Balance: \$734.00) account, and I request that it be examined. I do not agree with the Balance of \$734.00, because I remember the actual amount to be lower. This account has another inaccuracy in regards to the reporting of the Past Due amount. A Past Due amount shouldn't be reported for this account because this account is closed and charged-off. The discrepancy between the Date of Last Payment in the Account Details and the information in the Payment History challenges reliability of the information reported by your agency for this account. Because the reporting of this account is not accurate, I intend to discuss this situation directly with my creditor. To

avoid any further damage to my credit score, I ask you to add in the comments of this account that it is under a dispute process.

I have found inaccurate information in your reporting of the DEPT OF ED/NAVIENT (Date Opened: Oct. 20, 2008, High Balance: \$3565) account. I disagree with the Payment Status of 120-149 Days Late on this account. How can you mark the account as 120 + Days Late, while you report the account as closed with a Balance of \$0.00? Because of the inaccurate reporting by your bureau in reference to my credit activity on this account, I am disputing the account entirely.

I have found inaccurate information in your reporting of the DEPT OF ED/NAVIENT (Date Opened: Oct. 20, 2008, High Balance: \$5789) account. How can your agency report a 120 + Days Late Payment Status on this account, if you also report the account as closed with a Balance amount of \$0.00? As a result, I ask you to verify this information and I dispute this account.

The information reported on the DEPT OF ED/NAVIENT (Date Opened: Jan. 21, 2009, High Balance: \$1500) account needs to be verified. Your agency shouldn't be reporting a Payment Status of 120+ Days Late for this account, in consideration of its closed status and Balance of \$0.00. Because of the misinterpretation by your agency facing my activity on this account, I dispute the entire account.

You are reporting the DEPT OF ED/NAVIENT (Date Opened: Jul. 17, 2009, High Balance: \$1371) account incorrectly. This account is closed, and its Balance has been reported as \$0.00. Given this, it is an inaccuracy to report a Payment Status of 120 + Days Late on this account. I do not agree with this information as reported and I dispute this account.

I've identified incorrect data on the account identified as DEPT OF ED/NAVIENT (Date Opened: Nov. 20, 2009, Highest Balance: \$3500). Because this account is reported as closed with a \$0.00 Balance, you shouldn't be reporting a Payment Status of 120 + Days Late. I, therefore, dispute the entire account.

The account DEPT OF ED/NAVIENT (Date Opened: Aug. 18, 2010, High Balance: \$3500) is being reported incorrectly. If this account is reported as being closed with a Balance of \$0.00, then how come that you are reporting the Payment Status of the account as 120+ Days Late? At this point, I dispute the entire account.

Considering that the information you are reporting on the DEPT OF ED/NAVIENT (Date Opened: Nov. 20, 2009, Highest Balance: \$6000) account does not reflect my actual credit history, I request that you review it. You are wrongfully reporting the Payment Status of 120 + Days Late on this account, as this account is closed and has a \$0.00 Balance. Because of this misleading evidence, I request that the information be verified and I dispute this account.

I have identified incorrect credit reporting on the DEPT OF ED/NAVIENT (Date Opened: Aug. 18, 2010, Highest Balance: \$6000) account. This account is reported as closed, with a \$0.00 Balance. As far as I know, it is, therefore, wrong to report it as an account with a Payment Status of 120 + Days Late. Thus, I dispute the reporting of this account.

DEPT OF ED/NAVIENT (Date Opened: Apr. 07, 2011, High Balance: \$4500) account is being reported incorrectly. You are incorrectly reporting the 120 + Days Late Payment Status on this account, as this account has a Balance of \$0.00 and it was closed. Because of this, I dispute the entire account.

The reporting of the DEPT OF ED/NAVIENT (Date Opened: Apr. 07, 2011, High Balance: \$4874) account has been misrepresented. This account is reported as closed, and having a Balance of \$0.00. This means that it cannot be reported as having a Payment Status of 120 + Days Late. Given the erroneous information that your agency is reporting on this credit account, I am disputing the account entirely.

The reporting of the credit account identified as DEPT OF ED/NAVIENT (Date Opened: Apr. 28, 2011, High Balance: \$1126) needs to be investigated. I would also like to declare that the 120 +Days Late Payment Status of this account is inaccurately reported, as you report this account as being closed with a \$0.00 Balance. Consequently, I dispute this account.

I request that your bureau verify the incorrect and misleading information included in the reporting of the account identified as DEPT OF ED/NAVIENT (Date Opened: Jan. 25, 2012, High Balance: \$3666). Your agency reported inaccurate information regarding the 120 + 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.

The account DEPT OF ED/NAVIENT (Date Opened: Jan. 25, 2012, High Balance: \$3946) must be investigated. I disagree with the 120 +Days Late Payment Status of this account. How can you mark me 120+ Days Late on payments, while you report the account as closed with a Balance of \$0.00? I, therefore, request this information to be verified and I dispute this account.

The account NAVIENT (Date Opened: Apr. 08, 2008, High Balance: \$1750) must be reviewed. This account is reported as being closed with a \$0.00 Balance amount, which means that it cannot be reported with a 120 +Days Late Payment Status. Due to this misleading information, I dispute the entire account.

The information reported on the HUNTER WARFIELD, INC (Date Opened: Aug. 31, 2017, Balance: \$516.00) account should be investigated. I do know the original creditor GRANDE POINTE, but I am not aware of the company that you reported on this account. I disagree with the Balance of \$516.00, as I remember the amount to be lower. Not to mention that the Balance you are reporting for this account is higher than the High Balance, which this is clearly an error. 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 CONVERGENT OUTSOURCI (Date Opened: Jul. 30, 2020, Balance: \$585.00) account. I only have a contract with the original creditor COMCAST; which is a different company. Your agency reported incorrect information regarding the Balance of \$585.00 for this account, which is higher than I believe it to be. Because of this misleading information, I dispute the entire account and I ask for a verification of the Date Opened and Date of First Delinquency information on the account.

The account ARS ACCOUNT RESOLUTI (Date Opened: May 21, 2019, Balance: \$1,039.00) is reported incorrectly as well. I am familiar with the original creditor PARAGON EMER SVC, but I do not know about the company presented in this account ARS ACCOUNT RESOLUTI. I am concerned about the reported Balance amount of \$1,039.00 as I think that the actual Balance is lower. At this point, I dispute the entire account and I request a verification of Date Opened and 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: Keica Gist

D.O.B. Oct 21, 1973

Address: 5885 Edenfield Rd Apt E7

Jacksonville, FL 32277

SSN: 267650688

Sincerely,

Keica Gist

A handwritten signature in black ink, appearing to read 'Keica Gist', with a stylized flourish at the end.

Date: Dec 01, 2020