

To: Experian
P.O. Box 4500,
Allen, TX 75013

Statement of Dispute

Dear Experian,

The copy of my credit report that you provided to me contains information that I consider to be incorrect. I, therefore, ask you to verify the following disputed data and adjust it accordingly:

I, hereby, request that your agency verifies the account identified as ACHIEVA CREDIT UNION (#178427XXXXX; Date Opened: 11/05/2015) due to the fact that your reporting of this account contains incorrect data. The Balance of \$5,209 reported by you in my credit report is overstated, as I recall owing a lower amount. I 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.

The information on the BARCLAYS BANK DELAWARE (#000321XXXXXXXXX; Date Opened: 12/17/2018) account is incorrect. The account is reported as closed, with the Balance due of \$0.00. In light of this, the Monthly Payment section on the account shouldn't be showing an obligation to continue making payments. Thus, I dispute the reporting of this account and ask you to verify the following dates for this account: Date Opened, Date of Status and First Reported.

The CAPITAL ONE BANK USA N (#517805XXXXXX; Date Opened: 12/22/2018) account contains inaccurate data. The Balance of \$344 reported on this account is higher than the amount I remember. Your agency should not report the Past Due amount in light of the fact that the account is closed and charged-off. I will be trying to contact the creditor directly regarding the erroneously reported data. In the meantime, I ask your agency to apply a dispute remark on this account. Also, please verify the Date Opened, Date of Status and First Reported date on this account.

The account VYSTAR CREDIT UNION (#107507XXXXXX; Date Opened: 06/30/2018) must be investigated. The Balance of \$218 provided for this account is incorrect, as it is higher than the amount I remember. My plan is to try to correct this imprecise evidence of my credit exercise directly with the creditor. Therefore, I ask your agency to mark this account as disputed. In addition, I request that you verify the Date Opened, Date of Status and First Reported for this account.

I have attached all necessary supporting documentation to confirm my identity and current address.

I was informed that the information provided by furnishers might be incorrect; as a result, I wouldn't consider them a trustworthy source. I am requesting a re-examination of the data that I dispute and expect an answer from your agency as soon as possible. I know that this matter is supposed to be resolved within the required 30-day window.

Name: Patrick Persaud

D.O.B. 04/03/1992

Address: 2760 white magnolia loop

Clermont, FL 34711

SSN: 589239249

Sincerely,

Patrick Persaud

A handwritten signature in black ink, appearing to read 'Patrick Persaud', written in a cursive style.

Date: Nov 24, 2020