

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

Statement of Dispute

Dear Equifax,

After reviewing my credit report, I found inaccurate reporting which is harming my credit score. The following has been reported incorrectly:

You are reporting the NICHOLAS FINANCE COR (Date Opened: 12/28/2010, High Balance: \$9,766) account incorrectly. I would also like to point out that the Payment Status of 30-59 Days Late on this account is incorrectly reported. How can you report the account as closed with no Balance, and, at the same time, you are reporting me as late on payments? Because of this, I dispute the entire account.

The account CRDT FIRST (Date Opened: 04/04/2014, Balance: \$900) requires a verification. You report erroneous information regarding the Balance of \$900 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.

The information reported on the account SYNCB/CARE CREDIT (Date Opened: 05/07/2019, Balance: \$0) needs to be investigated. I disagree with your reporting of the Payment Status of 90-119 Days Late on this account. How can you report me as late on payments, while you report the account with a closed status, with no Balance reported? The information regarding the Date of Last Payment in the Account Details differs from the information presented in the Payment History. Due to this inaccurate information, I dispute the entire account.

The account LVNV FUNDING LLC (Date Opened: 10/19/2015, Balance: \$1,772) must be reviewed. I assume that the original creditor on this account is a different company CREDIT ONE BANK, since I don't know who the LVNV FUNDING LLC is, and I do not have a contract with them. The Balance of \$1,772 is higher than the amount I remember. In addition to this, the Balance provided for this account is higher than the High Balance, which is evidently an error in your reporting. For these reasons, I dispute this account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

I am requesting this data to be reviewed and adjusted, in order to reflect my true credit history on the reports you produce.

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

I would like to mention that the furnishers do not provide accurate information; as a result, they are not a trustworthy and reliable source to rely on. I am sending this letter via certified mail to ensure this matter is resolved within the required 30-day window.

Name: Kevin Chace

D.O.B. 10/10/1977

Address: 4767 ridgemoor circle

PALM HARBOR, FL 34685

SSN: 038526987

Sincerely,

Kevin Chace

A handwritten signature in black ink, appearing to read 'Kevin Chace', with a large, stylized 'K' and 'C'.

Date: Oct 25, 2020