

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:

I disagree with the records that your agency reports on the PHOENIX FINANCIAL SE (Date Opened: Oct. 05, 2020, Balance: \$1,802) account. I have not been contacted by PHOENIX FINANCIAL SE, which is why I have no idea who this company is. I only know my original creditor RED MOUNTAIN EMERG PHYS LLC, which is a different company. I am unsure of the accuracy of the Balance of \$1,802 that you report for this account, because I don't recall owing such a high amount. This information is inaccurate. Therefore, I am disputing the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The information provided on the PROFESSIONAL ACCOUNT (Date Opened: Jul. 20, 2020, Balance: \$2,269) account needs to be verified. I am familiar with the original creditor on the current account BROOKSVILLE REGIONAL HOSPITAL, but I have not been contacted by PROFESSIONAL ACCOUNT. The Balance of \$2,269 reported by you seems to be high in comparison to the amount that I remember. I dispute the whole account because of these inaccuracies and I request that your agency verify the following dates on this account: Date Opened and Date of First Delinquency.

The information presented for the account LVNV FUNDING LLC (Date Opened: Jun. 16, 2020, Balance: \$646) is also inaccurate. I am aware of the original creditor CREDIT ONE BANK N A, but I do not know the company stated on this account LVNV FUNDING LLC, as I didn't have any contract with them. The Balance of \$646 that you state for this account is higher than the amount that I remember. Because of these inaccuracies, I dispute the whole account and I insist that you verify the following dates: Date Opened and Date of First Delinquency.

Often, the information provided by the furnishers is not accurate, which is why they can't be considered a reliable source. This inaccurate information negatively affects my credit worthiness and creates a misleading impression about me. Accordingly, I insist that you resolve this matter as soon as possible and inform me about all the corrections made in my credit report via mail to my address indicated in this letter.

In order to confirm my personal information and current address, I attach to this letter copies all the

required documentation.

Name: William Cruzado

D.O.B. 01/26/1979

Address: 2402 Winnipeg dr

LAKELAND, FL 33805

SSN: 044720749

Sincerely,

William Cruzado

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

Date: Nov 21, 2020