

To: Experian

P.O. Box 4500,

Allen, TX 75013

Statement of Dispute

Dear Experian,

This letter is a formal request for you to investigate and remove inaccurate information from my credit report. This inaccurate information has affected my ability to obtain loans and credit. The following is being incorrectly reported:

The ACIMA CREDIT FKA SIMPL (#244721X) account contains inaccurate data. The Balance of \$1,948 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. Moreover, the Balance differs from the Past Due amount. This incorrect information calls into question the entire reporting of this account, so I am disputing it. Also, I ask your bureau to verify the following dates for this account: Date Opened, Date of Status and First Reported.

The information presented for the account CONSERVE (#129085XX; date opened: Oct 25, 2016) is also inaccurate. I am aware of the original creditor NORTHCENTRAL UNIV, but I do not know the company stated on this account, as I didn't have any contract with them. The Balance of \$2,673 that you state for this account is higher than the amount that I remember. I dispute this account and I require that you verify the Date Opened, Date of Status, First Reported Date and Date of First Delinquency.

The information that the furnishers provide is not always accurate. I understand that mistakes happen, but the erroneous data that your agency indicates on my report could cost me in higher interest rates and I have enough expenses as it is. I am asking you to investigate the aforementioned information and either remove it, or at least send me the information that you used to add it to my report.

I thank you for your understanding this matter and look forward to your favorable consideration. Please find attached to this letter copies of all the necessary documentation to confirm my identity and current address.

Name: Pradelyne Dorceus

D.O.B. Jul 3, 1979

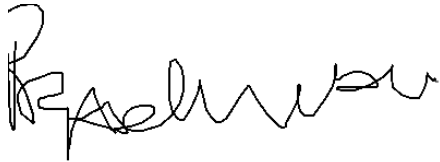
Address: 3249 Old Winter Garden Rd. Suite 17

Orlando, FL 32805

SSN: 590936265

Sincerely,

Pradelyne Dorceus

A handwritten signature in black ink, appearing to read "Pradelyne Dorceus". The signature is fluid and cursive, with a large initial "P" and a distinct "D" for the last name.

Date: Nov 12, 2020