

To: Equifax

P.O. Box 740256,

Atlanta, GA 30374-0256

## Statement of Dispute

Dear Equifax,

A recent review of my credit report revealed information that I find to be inaccurate. Below is the data I have found to be inaccurate, that must be verified and corrected or removed as soon as possible:

I, hereby, request that your agency verifies the account identified as VERIZON WIRELESS/SOU (Date Opened: 03/21/2006) due to the fact that your reporting of this account contains incorrect data. The Balance of \$1,141 reported by you is inaccurate, because I believe it should be a lower amount. Since the incorrect representation of my credit activity might cause my report to present a lower credit score, I ask you to place a dispute remark on this account.

You are recording the PARAGON REVENUE GROU (Date Opened: 05/22/2020) account inaccurately. I only recognize the original creditor BAYFRONT MEDICAL CENTER; the current collection agency is unknown to me. I have doubts about the Balance of \$1,351 that you report for this account, because I remember the actual amount to be lower. Based on these errors, I dispute this account. Furthermore, I request to have the following dates verified by your agency: Date Opened and Date of First Delinquency.

I noticed inaccurate information on the PORTFOLIO RECOVERY A (Date Opened: 05/23/2017) account. I only know the original creditor CAPITAL ONE BANK USA N A; I do not recognize the company you are currently reporting on the account. The Balance of \$681 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. On the basis of these errors, I dispute this account and I solicit a verification of the Date Opened and Date of First Delinquency.

The account JEFFERSON CAPITAL SY (Date Opened: 06/01/2019) requires investigation. I only know of the original creditor CONSUMER PORTFOLIO SERVCS, I have not been contacted by the indicated collection agency. The information regarding the Balance of \$12,295 should be changed, as I think that I owe a lower amount. As a consequence of the aforementioned inaccuracies, I dispute the entire account and I request to have the following dates verified by your agency: the Date Opened and the Date of First Delinquency.

I'm sure your agency is aware the information provided by the furnishers might be mistaken. I totally understand that mistakes happen, but the erroneous data on my credit report lowers my chances of

getting approved for a credit or loan, and it also raises the interest rates, if I, eventually, do get approved.

Taking this into consideration, I kindly ask that you investigate my dispute, make the appropriate corrections and send me a copy of the results of your investigation.

I have also attached copies of my documents that will help you detect my identity and current address.

Thank you in advance for your efforts and looking forward to hearing back from you.

Name: Tayian Vogler

D.O.B. Mar 21, 1988

Address: 5846 Lynn Lake Drive South

Saint Petersburg, FL 33712

SSN: 242652750

Sincerely,

Tayian Vogler

A handwritten signature in black ink, appearing to read 'Tayian Vogler', with a stylized, cursive script.

Date: Nov 16, 2020