

To: TransUnion
P.O. Box 2000,
Chester, PA 19016-2000

Statement of Dispute

Dear TransUnion,

I am writing this letter in order to request an examination of the following false information that appears on my TransUnion credit report:

The CREDIT FIRST (Date Opened: 04/04/2014, Balance: \$900) account includes inaccurate information. I am unsure of the accuracy of the Balance of \$900 that you report for this account, because I don't recall owing such a high amount. This account is closed and charged-off, which means that the Past Due amount shouldn't be reported. The failure of maintaining an accurate track record of my credit activity can be possibly solved directly with the creditor, which is what I intend to do. It would be appreciated if you add a dispute mark on the account while I go through the process, so that this negative account doesn't decrease my credit score.

The information indicated on the SYNCB/CARE CREDIT (Date Opened: 05/07/2019, Balance: \$0) account is incorrect. Your agency shouldn't be reporting a Payment Status on this account of 90-119 Days Late, since this account is reported as closed with no Balance. The Date of Last Payment in the Account Details does not match with the one indicated in the Payment History. I dispute the reporting of the whole account because of the inaccurate data.

The information presented for the account MIDLAND FUNDING LLC (Date Opened: 10/23/2015, Balance: \$828) 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 MIDLAND FUNDING LLC, as I didn't have any contract with them. The Balance of \$828 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.

Your agency erroneously reported the account LVNV FUNDING LLC (Date Opened: 10/19/2015, Balance: \$1,772) due to the fact that I am not familiar with the indicated agency. I am only aware of the original creditor CREDIT ONE BANK N A. The Balance of \$1,772 that you provide for this account doesn't correspond to the lower amount that I remember. In addition, the reporting of a Balance which is higher than the High Balance reported on this account puts the reporting of this entire account under question. Because of these inaccuracies, I am disputing this entire account and I ask for a verification of the Date Opened and the 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: 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 a circular flourish.

Date: Oct 25, 2020