

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

Statement of Dispute

Dear TransUnion,

This letter serves as a formal complaint that you are reporting inaccurate credit information on my credit reports. I am distressed that you have included the below information in my credit profile and have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports that you publish. The following information needs to be verified and corrected or deleted from my credit reports as soon as possible:

I, hereby, request that your agency verifies the account identified as AMEX DEPARTMENT STORES N (Date Opened: 06/04/2010) due to the fact that your reporting of this account contains incorrect data. The Balance of \$3,434 provided for this account is incorrect, as it is higher than the amount I remember. As this is a closed and charged-off account, the Past Due amount should not be provided. Since the information regarding this account is inaccurately reported, I ask your agency to mark the account as disputed while I make an effort to fix that with the creditor.

You are reporting the TD BANK USA/TARGET CREDI (Date Opened: 03/21/2001) account incorrectly. The outstanding Balance amount of \$6,339 is overstated because I think I owe a lower amount. In light of the closed and charged-off status of this account, you shouldn't be reporting the Past Due amount. I will try to correct the inaccurate information mentioned above with the creditor. Having said that, please make sure this account is marked as disputed so it won't have a negative effect on my credit score.

The account BANK OF AMERICA (Date Opened: 11/25/2002) requires a verification. You report erroneous information regarding the Balance of \$5,977 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 BANK OF AMERICA (Date Opened: 09/04/2002) needs to be investigated. The Balance of \$7,874 presented by you is not correct, as the actual amount is lower. The Past Due amount should not be reported for this account, as this account is closed and charged-off. Due to the fact that my credit score depends on the changes applied on my accounts, I ask you to mark this account as disputed, so that it would not influence my credit score.

Please verify the information on the account identified as CAPITAL ONE BANK USA NA (Date

Opened: 07/26/2000). The Balance of \$4,620 is higher than the amount I remember. Your agency reported a Past Due amount for this account, but since the current account is closed and charged-off, such amount should not be reported. This incorrectly reported negative account caused my credit score to drop, so I ask your agency to apply a dispute remark on this account to avoid any further damage.

I request a verification of the information on the account BRIGHT STAR CU (Date Opened: 05/30/2012). The information about the Balance of \$3,841 should be corrected, as I remember owing a lower amount. I require that your agency marks this account as disputed while I will contact my creditor to repair the unreliable data that I mentioned.

The inaccurate evidence on the account WELLS FARGO BANK NA (Date Opened: 06/14/2006) is incorrect and is causing significant prejudice to my credit reputation. This account is reported with a \$0.00 Balance, and it has a closed status. Thus, it is inaccurate to present it as an account with a Payment Status of 30-59 Days Late. This information is incorrect. Accordingly, I dispute the entire account.

The information on the account FEDLOAN SERVICING (Date Opened: 09/09/2010) needs to be verified. I would like to direct your attention to the mistakenly reported Payment Status of 120-149 Days Late on this account. It is a mistake because this account is reported as closed with a Balance of \$0.00, and it was transferred to another lender. As a result, I dispute this entire account.

The information on the FEDLOAN SERVICING (Date Opened: 08/29/2011) account is incorrect. This account is closed, and its Balance has been reported as \$0.00. In addition, it was transferred to another lender. Given this, it is an inaccuracy to report a Payment Status of 120-149 Days Late on this account. Thus, I dispute the reporting of this account.

The reporting of the credit account identified as FEDLOAN SERVICING (Date Opened: 08/30/2010) needs to be investigated. Your agency reported a mistaken Payment Status of 120-149 Days Late for this account. This account is reported as closed with a \$0.00 Balance, and it was transferred to another lender, which means there shouldn't be any reporting regarding late payments on this account. Due to the mistaken reporting of this credit account, I dispute it entirely.

The information presented on the account MIDLAND FUNDING LLC (Date Opened: 04/27/2017) needs to be investigated. I only know the original creditor 01 SYNCHRONY BANK, but I have not been contacted by, nor do I know of MIDLAND FUNDING LLC. The Balance amount of \$3,402 reported by your agency is inflated and inaccurate in comparison to the amount I remember owing. Due to these errors, I dispute this account and I ask to have the following dates verified: Date Opened and Date of First Delinquency.

The account MIDLAND FUNDING LLC (Date Opened: 10/28/2016) must be reviewed by you. I recall the company who is the actual creditor on the account 01 SYNCHRONY BANK, but I have not been in touch with MIDLAND FUNDING LLC. The Balance amount of \$1,899 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. Consequently, I dispute the entire account and I ask that your agency verify the following dates: Date Opened and Date of First Delinquency.

PORTFOLIO RECOVERY (Date Opened: 06/21/2017) is being reported incorrectly. I know the original creditor 08 CAPITAL ONE BANK USA N A, but I don't know the collection agency stated. The Balance amount \$2,693 is inflated, as I believe that the amount I actually owe is lower. I do not agree

with this information, and I, therefore, dispute this account. I further ask that you verify the Date Opened and the Date of First Delinquency.

There is incorrect information on the LVNV FUNDING LLC (Date Opened: 09/12/2016) account. I only know of the original creditor 12 CREDIT ONE BANK N A. The company that you are currently reporting on this account is unknown to me. I do not agree with the Balance of \$932, as this amount is higher than I think it should be. As a result, I dispute this account and I require that you verify the following dates: Date Opened and Date of First Delinquency.

Pursuant to the provisions of the Fair Credit Reporting Act, I require that you verify my credit report accordingly and make the appropriate changes into the information that I dispute. The investigation should meet the 30-day window as required by law.

In order to confirm my personal information, I am also attaching copies of all the necessary documentation so you will be able to verify my identity and current address.

Name: Margherita Bovee
D.O.B. Dec 26, 1965
Address: 6020 N Bayfront Dr
Hernando, FL 34442
SSN: 050567787

Sincerely,
Margherita Bovee

A handwritten signature in black ink that reads "M Bovee". The letters are cursive and somewhat stylized, with the first name being more prominent.

Date: Nov 17, 2020