

To: Experian  
P.O. Box 4500,  
Allen, TX 75013

## Statement of Dispute

Dear Experian,

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:

CAPITAL ONE AUTO FINANCE (Date Opened: Jan. 25, 2014, Balance: \$10,305.00) account is reported inaccurately. The Balance of \$10,305.00 that you provide for this account doesn't correspond to the lower amount that I remember. I would like to avoid any damage to my credit score, this is why I ask you to mark this account as disputed, while I will try to resolve the unclear reporting with the creditor on this account. In addition, I request that you verify the Date Opened, Date of Status and First Reported for this account.

I request that you investigate the FEDLOAN SERVICING (Date Opened: Feb. 19, 2013, Balance: \$0.00) account. Because this account is reported as closed with a \$0.00 Balance, you shouldn't be reporting a Payment Status of 120-149 Days Late. This information is incorrect, and I, therefore, dispute the reporting of the entire account. Also, I ask for the following dates on this account to be verified: the Date Opened, the Date of Status and the First Reported date.

The account FEDLOAN SERVICING (Date Opened: Oct. 21, 2013, Balance: \$0.00) needs to be investigated due to incorrect reporting. Your agency reported inaccurate information regarding the 120-149 Days Late Payment Status of this account, as it is reported with a Balance of \$0.00 and a closed status, which means there shouldn't be any statement showing me late on payments. Thus, I dispute the reporting of this account and ask you to verify the following dates for this account: Date Opened, Date of Status and First Reported.

I have noticed derogatory information on the PORTFOLIO RECOVERY (Date Opened: Sep. 21, 2016, Balance: \$655.00) account. I only have a contract with the original creditor 08 CAPITAL ONE BANK USA N A; which is a different company. Your agency reported incorrect information regarding the Balance of \$655.00 for this account, which is higher than I believe it to be. Due to this inaccurate information, I dispute the entire account and I would like to have the following dates verified: Date Opened, Date of First Delinquency, Date of Status and First Reported.

The information presented on the PHOENIX FINANCIAL SERVIC (Date Opened: Sep. 20, 2020, Balance: \$708.00) account should be adjusted. I have only signed a contract with the original creditor PARAGON EMERGENCY SERVICES L, which is another company than the one you are reporting. The information regarding the Balance of \$708.00 should be changed, as I think that I owe a lower amount. Due to these mistakes, I dispute the entire account and I request a verification of the Date

Opened, Date of First Delinquency, Date of Status and First Reported date reported on this account.

The Fair Credit Reporting Act (§611 - 15 U.S.C. § 1681i) requires Consumer Reporting Agencies to ensure the highest possible level of accuracy of the information provided in their reports. Due to the fact that the information received from the furnishers is not always reliable, I am requesting that your agency conduct its own investigation and that the mistakes be corrected or deleted as soon as possible.

Please find attached copies of all necessary supporting documentation to confirm my identity and current address. Thank you for your assistance.

Name: Vladislav Pasha

D.O.B. Apr 29, 1989

Address: 1661 Ringling Blvd

Sarasota, FL 34230

SSN: 129884087

Sincerely,

Vladislav Pasha

A handwritten signature in black ink, appearing to read 'Vladislav Pasha', with a horizontal line drawn through the middle of the signature.

Date: Dec 01, 2020