

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

## Statement of Dispute

Dear TransUnion,

I am writing to request an investigation of the below information that appears on my TransUnion credit report:

The account WESTLAKE FINANCIAL SERVI (date opened: Mar 17, 2018) must be reviewed. The Balance of \$7,620.00 that you report seems to be higher than the Balance that I remember. I ask that you mark this account as disputed while I attempt to resolve the incorrect reporting directly with my creditor, so that this negative account won't affect my credit score.

Please verify the information on the account identified as APPLIED BANK (date opened: Jun 06, 2018). The Balance of \$1,005.00 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.

The account FIRST PREMIER (date opened: Aug 22, 2018) is being reported incorrectly. I don't recall having a Balance of \$847.00 that your agency is reporting. Since the account is closed and charged-off, the information regarding Past Due shouldn't be provided. Please mark this account as disputed while I resolve my dispute with the creditor.

I found inaccurate information in my credit report for the account identified as FIRST PREMIER (date opened: Jul 12, 2017). I have doubts about having such a high Balance on this account, as I recall having a lower Balance than \$503.00. You shouldn't be reporting the Past Due for this account because the account is closed and charged-off. Please mark this account as disputed while I resolve my dispute with the creditor, so that this account is not held against my credit standing.

You are reporting incorrect information regarding the account identified as COMMUNITY FIRST CRED (date opened: Aug 13, 2015). I am not sure that I have as high a Balance amount as \$374.00, which is the amount you have reported. I request that you report a dispute mark on this account, so doesn't have negative influence on my credit score. In the meantime, I will try to get the inaccurate information adjusted directly with the creditor.

I disagree with the records that your agency reports on the NATIONAL CREDIT SYST (date opened: Aug 17, 2017) account. I have not been contacted by NATIONAL CREDIT SYST, which is why I have

no idea who this company is. I only know my original creditor CHELSEA COURTYARDS APTS, which is a different company. I am unsure of the accuracy of the Balance of \$3,081.00 that you report for this account, because I don't recall owing such a high amount. This calls into question the entire reporting of this account, so I am disputing the account entirely and I request that you verify the following dates: Date Opened and Date of First Delinquency.

The information provided on the AMERICOLLECT INC (date opened: Jun 06, 2018) account needs to be verified. I am familiar with the original creditor on the current account EMERGENCY RESOURCES GROUP, but I have not been contacted by AMERICOLLECT INC. The Balance of \$228.00 reported by you seems to be high in comparison to the amount that I remember. Because of these issues, I dispute this account, and I also request a verification of Date Opened and Date of First Delinquency on the account.

The information presented for the account SOUTHWEST CREDIT SYS (date opened: Jul 01, 2020) is also inaccurate. I am aware of the original creditor COMCAST, but I do not know the company stated on this account, as I didn't have any contract with them. The Balance of \$478.00 that you state for this account is higher than the amount that I remember. Because of these issues, I dispute the entire account and I request to have the following dates on the account verified by your agency: Date Opened and Date of First Delinquency.

Your agency erroneously reported the account NATIONAL CREDIT ADJU (date opened: Feb 26, 2020) due to the fact that I am not familiar with the indicated agency. I am only aware of the original creditor REFLEX MASTERCARD. The Balance of \$1,247.00 that you provide for this account doesn't correspond to the lower amount that I remember. Due to this inaccurate information, I dispute the entire account and I request to have the following dates verified: Date Opened and Date of First Delinquency.

The account LVNV FUNDING LLC (date opened: Mar 28, 2019) contains inaccurate information. I recognize the original creditor WEBBANK FINGERHUT, but I haven't been in contact with the agency reported by you on this account. The Balance of \$526.00 reported by you in my credit report is overstated, as I recall owing a lower amount. For these reasons, I dispute this account and I request that your agency verify the following dates: Date Opened and Date of First Delinquency.

For the account PORTFOLIO RECOVERY A (date opened: Jun 12, 2020) you reported incorrect information. The agency reported by you is unknown to me; though, I do recognize the original creditor CAPITAL ONE BANK USA N A. The Balance of \$913.00 reported on this account is higher than the amount I remember. Because of this inaccurate information, I dispute this account and I ask for a verification of Date Opened and Date of First Delinquency.

I have discovered inaccurate information in my credit report for the CREDIT VISION (date opened: Sep 02, 2020) account. I am aware of the original creditor APPLIANCE WAREHOUSE, but I don't know the collection agency stated, as I do not have any contract with them. I do not agree with the Balance of \$1,223.00 as you report it, as such amount is higher than the amount I recall owing. As a result of these issues, I dispute this entire account and I ask for a verification of the Date Opened and the Date of First Delinquency.

Please note that I am sending this letter via certified mail to ensure this matter is resolved within the

required 30-day window. Additionally, please find the enclosed copies of my documents in order to confirm my identity and current address. I look forward to your prompt response regarding this matter.

Name: Stacy Gist

D.O.B. Apr 2, 1983

Address: 5601 Edenfield Rd, Apt 706

Jacksonville, FL 32277

SSN: 592224910

Sincerely,

Stacy Gist

A handwritten signature in black ink that reads "Stacy Gist". The signature is written in a cursive, flowing style. The first name "Stacy" is written with a large, looped 'S' and a trailing 'y'. The last name "Gist" is written with a large, looped 'G' and a trailing 't'.

Date: Nov 30, 2020