

To: Experian

P.O. Box 4500,

Allen, TX 75013

Statement of Dispute

Dear Experian,

The credit report that you provided to me is showing information that I consider to be wrong. I am, therefore, disputing the following information:

You are reporting the FIRST PREMIER BANK (# 517760XXXXXXXXXX, Date Opened: Aug. 05, 2015, Balance: \$427.00) account incorrectly. You report erroneous information regarding the Balance of \$427.00 for this account, as this is a higher Balance than the amount I remember owing. I request that the Past Due amount be removed because this account is closed and charged-off. I intend to contact the creditor directly to attempt to correct the distorted information. I ask your agency to mark this account as disputed until we will find a solution to this problem. Likewise, I ask you to verify the following dates reported on the account: Date Opened, Date of Status and First Reported.

I disagree with the data reported regarding the FIRST PREMIER BANK (#517800XXXXXXXXXX, Date Opened: Sep. 14, 2019, Balance: \$382.00) account. The Balance of \$382.00 provided for this account is incorrect, as it is higher than the amount I remember. The information regarding the Past Due amount should not be reported because this account is closed and charged-off. I ask your agency to place a dispute mark on this account, because I intend to contact the creditor to resolve the mistaken record. In addition, I request that you verify the Date Opened, Date of Status and First Reported date for this account.

The reporting of the U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Jan 25, 2012, Balance: \$4,672) account has been misrepresented. Your agency reported incorrect information regarding the Balance of \$4,672 for this account, which is higher than I believe it to be. The Past Due amount that you reported for this account is not supposed to be reported, because this account is closed. I know that your agency is able to apply dispute remarks on the accounts. I, therefore, ask you to place a dispute remark on this account, because I plan to find a solution in regard to the defective reporting with the creditor. On top of that, I ask you to verify the Date Opened, Date of Status and First Reported for this account.

I dispute the accuracy of the information reported regarding the U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Jan 25, 2012, Balance: \$6,637) account. The Balance of \$6,637 reported by you is higher than the amount I recall. Also, I observed an error in regards to the Past Due amount reported. Due to the fact that this account is closed and is reported, the Past Due amount shouldn't be stated. This account has likely caused my credit score to drop. Given this, I need to reach an agreement with my creditor in regard to the incorrect data. I ask your agency to mark this account as disputed because I do not want my credit score to get even lower. Moreover, I ask you to verify the

following dates: Date Opened, Date of Status and First Reported.

Due to incorrect information, the account identified as U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Jul 17, 2009, Balance: \$2,031) must be verified. The Balance amount of \$2,031 provided by your agency is incorrect in comparison to the amount I think I owe. Also, this account is closed . As a result, the Past Due amount shouldn't be provided. 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. In addition to that, I request from you to verify the Date Opened, Date of Status and First Reported dates on this account.

U S DEPT OF ED/GSL/ATL (#457550XX, Date Opened: Oct 15, 2008, Balance: \$5,384) account is being reported incorrectly. The Balance of \$5,384 that you provide for this account doesn't correspond to the lower amount that I remember. The information regarding the Past Due amount should not be reported because this account is closed. I request that you include a dispute mark for this account, so it doesn't have any further negative impact on my credit score. In the meantime, I will try to get the inaccurate information adjusted directly with the creditor. Moreover, I ask you to verify the following dates: Date Opened, Date of Status and First Reported.

Please verify the information on the account identified as U S DEPT OF ED/GSL/ATL (#457550XX, Date Opened: Nov 17, 2008, Balance: \$1,146). I do not agree with the Balance of \$1,146 as you report it, as such amount is higher than the amount I recall owing. This account is reported by you as being closed. Accordingly, the Past Due amount is not supposed to be reported for this account. This account contains inaccurate data and I intend to contact the creditor and to correct the erroneous reporting. In the meantime, I would appreciate if your agency could present this account as disputed. I also ask you to verify the Date Opened, Date of Status and First Reported dates on this account.

Your reporting of the U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Apr 07, 2011, Balance: \$6,178) account is incorrect and needs to be verified. The Balance amount of \$6,178 is inflated and inaccurate. I do not recognize this amount and I believe I owe a lower amount. Also, you presented a Past Due amount for this account, which is an inaccuracy because this account is closed. The information that I disputed for this account may be able to be solved through a direct conversation with my creditor and this is what I intend to do. I would like you to mark this account as disputed while the creditor and I try to find a solution. Further, I request that your agency verify the Date Opened, Date of Status and First Reported for this account.

I request a verification of the information on the account U S DEPT OF ED/GSL/ATL (#457550XX, Date Opened: Oct 15, 2008, Balance: \$11,797). The Balance of \$11,797 reported by you in my credit report is overstated, as I recall owing a lower amount. Due to the fact that this account is closed, you shouldn't be reporting the Past Due amount. I am going to clarify this matter with the creditor. In the meantime, I ask you to mark this account as disputed, so that it won't have any further negative impact on my credit score. In addition to that, I request from you to verify the Date Opened, Date of Status and First Reported for this account.

The information on the account U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Aug 18, 2010, Balance: \$4,804) needs to be verified. The Balance amount of \$4,804 is inflated and inaccurate. I do not recognize this amount, because I remember owing a lower amount. In addition, you stated a Past Due amount for this account, but this is not accurate because this account was closed. I do not want my credit score to get any lower because of the inaccurate data on this account. I will try to contact the creditor to request an investigation of this matter. I ask your agency to mark

this account as disputed until the necessary corrections are made. Also, I request that your agency verifies the Date Opened, Date of Status and First Reported for this account.

The evidence of the U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Nov 20, 2009, Balance: \$5,187) account includes incorrect information. The Balance of \$5,187 presented for this account is wrong, as it is higher than the amount I remember. Also, I observed an error in regards to the Past Due amount. Due to the fact that this account is closed, the Past Due amount shouldn't be stated. This account has likely caused my credit score to drop. Given this, I need to reach an agreement with my creditor in regard to the incorrect data. I ask your agency to mark this account as disputed because I do not want my credit score to get even lower. Moreover, I ask you to verify the following dates: Date Opened, Date of Status and First Reported.

Due to incorrect information, the account identified as U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Aug 18, 2010, Balance: \$10,982) must be verified. The Balance amount \$10,982 is inflated, as I believe that the amount I actually owe is lower. In addition, this account is closed, so the Past Due amount shouldn't be reported in this case. Because the reporting of this account is not accurate, I intend to discuss this situation directly with my creditor. To avoid any further damage to my credit score, I ask you to add in the comments of this account that it is under a dispute process. I would also like to have the following dates on the account verified: Date Opened, Date of Status and First Reported.

I ask that you review the account identified as U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Nov 20, 2009, Balance: \$11,499), as the information being reported appears to be incorrect. I have doubts about the Balance of \$11,499 that you report for this account, because I remember the actual amount to be lower. This account has the status of a closed account. Accordingly, the Past Due amount should not be reported for it. In order for this account to not affect my credit score through the period that I'll be trying to fix the aforementioned irrelevant data with my creditor, I ask you to mark it as disputed. In addition to that, I request that you verify the Date Opened, Date of Status and First Reported.

The account U S DEPT OF ED/GSL/AT (#458661XX, Date Opened: Apr 28, 2011, Balance: \$1,974) is being reported incorrectly. The Balance of \$1,974 reported by you seems to be high in comparison to the amount that I remember. Your agency should not report the Past Due amount, as this account is closed. 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 further damage my credit score. Moreover, I ask you to verify the following dates on this account: Date Opened, Date of Status and First Reported.

The information on the U S DEPT OF ED/GSL/ATL (#458661XX, Date Opened: Apr 07, 2011, Balance: \$8,553) account is incorrect. The Balance amount \$8,553 is inflated, as I believe that the amount I actually owe is lower. You erroneously reported a Past Due amount for this account, which is closed. 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. Consequently, I ask you to verify the Date Opened, Date of Status and First Reported on this account.

The information reported on the account ARS ACCOUNT RESOLUTION (#873187XX, Date Opened: May 21, 2019, Balance: \$1,039) is incorrect. I do not know the company you have reported on this account. I am only familiar with the original creditor PARAGON EMER SVC, which is a different company. I also do not agree with the Balance of \$1,039, as it is too high. I remember the actual amount to be lower. Also, this account is closed, as a result the Past Due amount shouldn't be

provided. As a result of these errors, I dispute this account and request that you verify the following dates reported on this account: Date Opened, Date of First Delinquency, Date of Status and First Reported.

You are erroneously reporting the account CONVERGENT OUTSOURCING (#902041XX, Date Opened: Jul 30, 2020, Balance: \$585). I only know about the original creditor COMCAST; I've never heard of the company you are currently reporting on the account. The Balance of \$585 reported by you is not correct, as I remember the actual amount to be lower. Moreover, according to your report, this account is closed. Because of this, it is incorrect to report a Past Due amount for this account. Consequently, I dispute the account and I ask for the verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information as reported.

The false information presented on the account HUNTER WARFIELD (#706713X, Date Opened: Aug 31, 2017, Balance: \$515) must be fixed. I am only aware of the original creditor GRANDE POINTE; I have no idea who the collection agency that you report on this account is. The Balance of \$515 that you report is too high and doesn't correspond to the lower amount that I remember that I owe. Also, you presented a Past Due amount for this account, but it is an inaccuracy because this account is reported as being closed. Due to these reporting errors, I dispute the entire account and I request a verification of the Date Opened, Date of First Delinquency, Date of Status and First Reported information on the account.

In order to avoid any further negative impact to my credit score because of the erroneous information provided by the furnishers, I require that your bureau have the records on my credit report revised.

As required by the Fair Credit Reporting Act, you should make your investigation within the 30-day time frame and send me a copy of the results upon its finalization.

I have attached copies of all necessary documentation for you to have a proof of my identity and current address.

Name: Keica Gist

D.O.B. Oct 21, 1973

Address: 5885 Edenfield Rd Apt E7

Jacksonville, FL 32277

SSN: 267650688

Sincerely,

Keica Gist

A handwritten signature in black ink, appearing to be 'Keica Gist', written over a horizontal line.

Date: Dec 01, 2020