

To: Experian

P.O. Box 4500,

Allen, TX 75013

Statement of Dispute

Dear Experian,

The Credit Report that I received from your agency contains data that I believe to be false. Based on this complaint letter, you are now obligated to conduct a detailed review of the disputed information that has been reported incorrectly on my Credit Report by your agency. Accordingly, I expect you to take all necessary measures to verify and correct the following:

You are presenting incorrect information about CREDIT FIRST (#515518****, Date Opened: 04/04/2014, Balance: \$900) account. The Balance of \$900 reported by you in my credit report is overstated, as I recall owing a lower amount. The Past Due information shouldn't be reporting an amount because this account is closed and charged-off. 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.

For the account MIDLAND FUNDING (#856774****, Date Opened: 10/23/2015, Balance: \$828) you reported incorrect information. The agency reported by you is unknown to me; though, I do recognize the original creditor CREDIT ONE BANK. The Balance of \$828 reported on this account is higher than the amount I remember. 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, Date of First Delinquency, Date of Status and First Reported.

This is my official request to have the information mentioned above corrected or deleted from my credit report. As the information provided by furnishers is not always reliable, please verify the validity of the records within 30 days, delete the misleading information and send me a corrected credit report to my address.

I look forward to receiving your response as soon as possible.

I attach to this letter copies of my documents 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 be 'Kevin Chace', with a stylized, overlapping loop structure.

Date: Oct 25, 2020