

March 12, 2024

Experian Consumer Services  
P.O. Box 2002  
Allen, TX 75013-2002

To Whom It May Concern:

Re: Dispute of Credit Information for Account Number 3421

I am writing to dispute the credit information currently reported by Experian regarding my Discover credit card account with account number 3421. The disputed information is as follows:

- \* Current balance: \$5668.0
- \* Date of original delinquency: [Insert date]

I am disputing this information because I believe it contains outdated and inaccurate data, specifically the reported date of original delinquency. I have made all payments on my account in a timely manner and am current on my payments. I have also reviewed my credit card statements and payment history, which does not support the reported delinquency date.

As a consumer, I am entitled to one free credit report per year from each of the three major credit reporting agencies under the Fair Credit Reporting Act (FCRA). Section 612 of the FCRA allows me to dispute errors in my credit reports. Pursuant to this provision, I request that Experian investigate and correct the disputed information as soon as possible.

I request that you conduct an investigation into this matter within 30 days of receipt of this letter and provide a written confirmation of your results. If the disputed information is found to be inaccurate, I request that it be corrected and updated in my credit report immediately.

Please note that if I am not satisfied with the outcome of the investigation, I will file a complaint with the Consumer Financial Protection Bureau (CFPB) and/or seek further legal action as necessary.

Sincerely,

[Your Name]

[Your Address]  
[City, State ZIP Code]