

Credit Dispute Letter - Experian

Lamont Evans

1000 northside dr

atlanta, Georgia 30318

lamont703@gmail.com

770-280-5711

January 15, 2025

Experian

P.O. Box 4500

Allen, TX 75013

Dear Experian,

I am writing to formally dispute an item on my credit report regarding my account with CAPITAL BANK (Account: XXXX). According to the information I have, this account has been inaccurately reported, specifically concerning payments that should not appear after the charge-off status has been assigned.

The issue at hand is that payments are being reported after the charge-off was recorded, which contradicts the guidelines established under the Fair Credit Reporting Act (FCRA). As per Section 609 of the FCRA, I am exercising my right to dispute this information and request verification of all account details associated with this matter.

Furthermore, I would like to draw your attention to Section 611 of the FCRA, which outlines the requirements for investigating disputes. If the information cannot be verified or if it is determined to be inaccurate, I request that it be removed from my credit report promptly.

I trust that you will handle this matter with the seriousness it deserves and look forward to your prompt response. Please feel free to reach me at the phone number or email provided above for any additional information you may require.

Thank you for your attention to this important matter.

Sincerely,

Lamont Evans