Trans Union PO Box 2000 Chester, PA 19016

Dear Customer Service Representative:

Bank Of America ChgOffNoBal:

I disputed the accuracy of account information and you sent me back a reply that my dispute was *frivolous*. Did you frustrate me? Yes. Am I going away? No. I provided you all of my identity documentation and explained the reason for my dispute. Now follow the law.

Please provide me an updated credit report with the corrected information. Your expeditious response to this request is appreciated.

Sincerely,

PeterTest PanTest 1234 Norwestern Ave tempe, AZ 60699 SSN: 111-22-3334

DOB: 02/01/1980

Bank Of America 1825 E Buckeye Rd Phoenix, AZ 85034

Dear Customer Service Representative:

Bank Of America ChgOffNoBal:

You are reporting this account as a Charge Off on my credit report. I believe I paid this account before it ever went to Charge Off. It would be inaccurate to report any Charge-off remarks for this account as the account was NOT charged off; it was paid.

Please update your reporting information. Your expeditious response to this request is appreciated.

Sincerely,

PeterTest PanTest 1234 Norwestern Ave tempe, AZ 60699

SSN: XXX-XX-3334 DOB: 02/01/1980