

05/04/2021

Trans Union
PO Box 2000
Chester, PA 19016

Dear Customer Service Representative:

Bank Of America ChgOffNoBal:

Trans Union is reporting Information on my credit report as a Paid Charge-Off, but the debt was actually paid off *BEFORE* a charge off could occur. If the creditor is claiming to have **charged off** the balance which I actually **paid**, then they are committing tax fraud with the IRS. Please update the information for this account immediately to reflect the following:

Account Status: correct to say **Paid As Agreed, not Charge-Off**

Date of Last Activity: change to the date the account was closed

Reported Date: it should be the date the account was CLOSED

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