

Name: Emmanuel  
Address: lagos  
DOB: undefined  
Last 4 of SSN: 123  
Date: 5/29/2024

Bureau Name: TUC  
Bureau Address: [Bureau Address Here]

Dear [Bureau Name],

I have recently conducted an investigation into my credit report and found multiple items that were inaccurate.

[Legal Quotes Here]

Item 1: undefined - Account #: 521853140473\*\*\*\*, Account Type: Revolving, Account Type - Detail: Credit Card, Bureau Code: Individual, Account Status: Paid, Monthly Payment: \$0.00, Date Opened: 05/22/2019, Balance: \$0.00, No. of Months (terms): 0, High Credit: \$9,346.00, Credit Limit: \$10,000.00, Past Due: \$0.00, Payment Status: Collection/Chargeoff, Last Reported: 10/02/2023, Comments: Charged off as bad debt

Settled - less than full balance, Date Last Active: 02/23/2021, Date of Last Payment: 02/23/2021

Item 2: undefined - Account #: 628002\*\*\*\*, Account Type: Installment, Account Type - Detail: Unsecured loan, Bureau Code: Individual, Account Status: Derogatory, Monthly Payment: \$0.00, Date Opened: 05/22/2019, Balance: \$0.00, No. of Months (terms): 48, High Credit: \$15,754.00, Credit Limit: \$0.00, Past Due: \$0.00, Payment Status: Collection/Chargeoff, Last Reported: 03/31/2021, Comments: Payment after charge off/ collection

Settled - less than full balance, Date Last Active: 03/31/2021, Date of Last Payment: 03/31/2021

Item 3: undefined - Account #: 27\*\*, Account Type: Revolving, Account Type - Detail: Credit Card, Bureau Code: Individual, Account Status: Paid, Monthly Payment: \$0.00, Date Opened: 03/22/2018, Balance: \$0.00, No. of Months (terms): 0, High Credit: \$8,064.00, Credit Limit: \$6,500.00, Past Due: \$0.00, Payment Status: Late 120 Days, Last Reported: 03/20/2021, Comments: Settled - less than full balance, Date Last Active: 03/03/2021, Date of Last Payment: 03/03/2021

Item 4: undefined - Account #: 23\*\*, Account Type: Revolving, Account Type - Detail: Credit Card, Bureau Code: Individual, Account Status: Derogatory, Monthly Payment: \$0.00, Date Opened: 08/21/2015, Balance: \$0.00, No. of Months (terms): 0, High Credit: \$0.00, Credit Limit: \$10,000.00, Past Due: \$0.00, Payment Status: Collection/ Chargeoff, Last Reported: 09/25/2023, Comments: Payment after charge off/ collection

Account closed by consumer, Date Last Active:: 05/11/2016, Date of Last Payment:: -  
Item 5: undefined - Account #:: 74\*\*, Account Type:: Revolving, Account Type - Detail:: Credit Card, Bureau Code:: Individual, Account Status:: Paid, Monthly Payment:: \$0.00, Date Opened:: 11/30/2016, Balance:: \$0.00, No. of Months (terms):: 0, High Credit:: \$8,467.00, Credit Limit:: \$8,000.00, Past Due:: \$0.00, Payment Status:: Collection/Chargeoff, Last Reported:: 03/30/2021, Comments:: Payment after charge off/collection

Settled - less than full balance, Date Last Active:: 03/09/2021, Date of Last Payment:: 03/09/2021  
Item 6: undefined - Account #:: 604419207315\*\*\*\*, Account Type:: Revolving, Account Type - Detail:: Credit Card, Bureau Code:: Individual, Account Status:: Paid, Monthly Payment:: \$0.00, Date Opened:: 06/02/2013, Balance:: \$0.00, No. of Months (terms):: 0, High Credit:: \$0.00, Credit Limit:: \$6,000.00, Past Due:: \$0.00, Payment Status:: Collection/Chargeoff, Last Reported:: 10/02/2023, Comments:: Charged off as bad debt

Settled - less than full balance, Date Last Active:: 02/25/2021, Date of Last Payment:: 02/25/2021

In light of the above, I request that these inaccuracies be rectified immediately in accordance to the relevant sections of the FCRA. A rapid resolution will be much appreciated.

Sincerely,

Emmanuel

