

Dear TransUnion,

I am writing to you with concerns regarding several inaccuracies I found on my credit report after a recent personal investigation. As per the provisions outlined in 15 U.S. Code 1681e (b) Accuracy of report, agencies such as yours are mandated to adopt reasonable procedures to ensure maximum accuracy of user information in their reports.

Moreover, 15 U.S. Code 1681i (5) Treatment of inaccurate or unverifiable information(A) stipulates that in case any information disputed by a consumer is found inaccurate, incomplete, or unverifiable after an investigation, the item shall be promptly deleted or modified based on the reinvestigation's results.

Below are the erroneous items in my report that I urge you to remove:

1. Personal Information:

- a. Name (ROBERTO KRAUS): It's incorrect and needs immediate removal.
- b. Also Known As (:): It's incorrect and should be removed forthwith.
- c. Date of Birth (1978): It's incorrect and requires immediate removal.

2. Public Information:

- a. Bankruptcy: This entry is inaccurately reported and demands immediate removal.

3. Inquiries:

- a. CREDIT PLUS - 1/16/2023: I did not authorize this inquiry, please remove it promptly.
- b. CAPITAL ONE - 3/10/2024: I had not authorized this inquiry either, please eliminate it

at once.

Kindly ensure to rectify the inaccuracies mentioned above to uphold the reliability and trustworthiness of your services.

Looking forward to your prompt response and action in this matter. Thank you for your cooperation.

Sincerely,

Emmanuel



