

Emmanuel
Iagos
Ilorin, undefined 112222
emmyconceptng@gmail.com
08138938431
5/15/2024

EQF Bureau
[Bureau Address]
[Bureau City, State, Zip Code]

Subject: Dispute of Item on Credit Report

To Whom It May Concern,

I am writing to formally dispute the following information in my credit report that I believe to be inaccurate.

I am writing to formally dispute the information on my credit report provided by the EQF bureau regarding the account listed as "setf/wofc." After reviewing the details, I have identified several inaccuracies and inconsistencies that require immediate attention and correction.

Firstly, the EQF bureau has reported this account with the following information:

- Account #:: 11000000405****
- Account Type:: Installment
- Account Type - Detail:: Auto Loan
- Bureau Code:: Individual
- Account Status:: Derogatory
- Monthly Payment:: \$0.00
- Date Opened:: 01/01/2019
- Balance:: \$21,446.00
- No. of Months (terms):: 72
- High Credit:: \$39,166.00
- Credit Limit:: \$0.00
- Past Due:: \$21,446.00
- Payment Status:: Collection/Chargeoff
- Last Reported:: 02/29/2024
- Comments:: Voluntary surrender. Unpaid balance reported as a loss by the credit grantor.
- Date Last Active:: 10/01/2019
- Date of Last Payment:: 10/22/2019

This item is inaccurately reflected as having a derogatory status, collection/chargeoff payment status, and a significant past due balance. The reported comments of "Voluntary surrender" and "Unpaid balance reported as a loss by the credit grantor" are

misleading and do not accurately represent the circumstances surrounding this account.

Furthermore, the information provided by EQF fails to reflect the accurate status and history of the account, as it does not align with the correct sequence of events. The reported date of last payment and date last active do not align with the actual timeline of the account's activity.

Additionally, the reported comments of "Charged off as bad debt" and "Profit and loss write-off" are further misrepresentations of the account's status and do not provide a fair and accurate portrayal of the situation.

I am formally requesting that the EQF bureau conduct a thorough investigation into the accuracy of the information provided and take immediate steps to rectify the inaccuracies identified. I also request that any misleading or incorrect information be promptly removed or corrected to ensure the integrity and accuracy of my credit report.

Please provide me with a written confirmation of the actions taken to address these discrepancies within the timeframe required by law. Your cooperation in resolving this matter promptly is greatly appreciated.

Thank you for your attention to this dispute and for your assistance in rectifying the inaccuracies on my credit report.

Sincerely, [Your Name]

I am writing to dispute the accuracy of certain information appearing on my credit report prepared by the Equifax (EQF) bureau. Upon reviewing the report, I have identified an item related to the account listed as "ccb/tyvisa," which I believe contains inaccurate information that is negatively impacting my credit profile.

The details of the account in question are as follows:

- Account Number: 483468100318****
- Account Type: Revolving
- Account Type - Detail: Credit Card
- Bureau Code: Individual
- Account Status: Derogatory
- Monthly Payment: \$0.00
- Date Opened: 01/19/2019
- Balance: \$0.00
- Number of Months (terms): 0
- High Credit: \$5,321.00
- Credit Limit: \$4,350.00
- Past Due: \$0.00
- Payment Status: Collection/Chargeoff
- Last Reported: 12/04/2020
- Comments: Charged off as bad debt, Purchased by another lender

- Date Last Active: 07/25/2020
- Date of Last Payment: 04/18/2020

I dispute the accuracy of the information provided under the "Account Status" and "Payment Status" sections, which indicate that the account is in a derogatory status and has been charged off as bad debt. Furthermore, the details mentioning that the account has been "Purchased by another lender" raise concerns as this information is unknown to me.

I respectfully request that you conduct a thorough investigation into the validity and accuracy of the information related to the aforementioned account. I also urge you to provide me with any supporting documentation or evidence that justifies the inclusion of this account on my credit report in its current state.

Under the Fair Credit Reporting Act (FCRA), I am entitled to receive a prompt response to my dispute, and I trust that the Equifax bureau will conduct a fair and impartial review of this matter. Please inform me of the steps taken to address this dispute and provide me with updates regarding the resolution process.

Thank you for your attention to this matter, and I appreciate your prompt assistance in resolving this dispute in a timely manner to ensure the accuracy of my credit report.

Sincerely,

I am requesting that the item(s) be investigated and corrected as necessary.

Please provide me with the written results of your investigation, as well as an updated copy of my credit report.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending by mail)]
Emmanuel

