

[Emmanuel Kolawole's Address]

Lagos

Date: 16th July 2024

Experian Bureau

[Experian's Address]

Dear Sir/Madam,

Re: Credit Report Discrepancies

I am writing to express my concern over several inaccuracies I have identified in my credit report. As a proactive consumer, I regularly review my reports for errors and omissions. With respect to the U.S. Code 1681e (b), it's key for consumer reporting agencies to ensure maximum accuracy whenever a consumer report is prepared.

According to 15 U.S. Code 1681i (5), if any disputed information is found to be inaccurate, incomplete or unverifiable during reinvestigation, the concerning consumer reporting agency should promptly delete or modify that specific information. It is also mandatory to inform the supplier of such information regarding the modification or deletion promptly.

I request the prompt review and deletion of the following inaccuracies from my credit report:

Personal Information: N/A

Erroneous Accounts:

1. setf/wofc – This account is wrongly reported. I urge you to verify the information and remove this account from my report.
2. ccb/tyvisa – This account is also wrongly reported. I urge you to verify the information and remove this from my report.

Unapproved Inquiries:

1. CAPITALONE – dated: 02/25/2024 – This inquiry was unauthorized. Please remove this instance immediately.
2. WF CRD SVC – dated: 12/12/2023 – This too was an unauthorized inquiry and should be taken off my report.

I trust that you will address these concerns in a timely and effective manner. Please feel free to contact me for any further information you might need during this process. I appreciate your assistance and compliance with this request.

Sincerely,

[Signature]

Emmanuel Kolawole

DOB: 4/13/2023

Last 4 of SSN: 5676



John Doe

Search for something



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Identification

+ Add document



☒ Proof of driving licence Delete ☒ Proof of driving licence Delete ☒ Proof of driving licence Delete

Credit report

Report Date	Report ID	Confirmation No.	Date of adding	Receipt
10.04.2024	#96816	1000025	28.05.2024	

Credit monitoring credentials

Credit monitoring name	User Name
<input type="text" value="Charlene Reed"/>	<input type="text" value="Charlene Reed"/>
Password	Other
<input type="password" value="*****"/>	<input type="text" value="charlenereed@gmail.com"/>

Save

Balance  
**\$180.00**

Pending Credits \$0.00  
Free Attack Credits 0