

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

Bureau Name: EXP
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: 05/01/2019, 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: 10/02/2023, Comments: Account legally paid in full for less than the full balance.

Unpaid balance reported as a loss by credit grantor.

Account legally paid in full for less than the full balance., Date Last Active: 10/01/2023, Date of Last Payment: 02/23/2021
Item 2: undefined - Account #: 0009272500000000628002****, Account Type: Installment, Account Type - Detail: Unsecured loan, Bureau Code: Individual, Account Status: Paid, Monthly Payment: \$0.00, Date Opened: 05/01/2019, 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: Account legally paid in full for less than the full balance.

Unpaid balance reported as a loss by credit grantor.

Account legally paid in full for less than the full balance., Date Last Active: 03/01/2021, 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: 03/01/2018, Balance: \$0.00, No. of Months (terms): 0, High Credit: \$8,064.00, Credit Limit: \$6,500.00, Past Due: \$0.00, Payment Status: Unknown, Last

Reported:: 03/03/2021,Comments:: Account legally paid in full for less than the full balance.

Account legally paid in full for less than the full balance.,Date Last Active:: 03/01/2021,Date of Last Payment:: 03/03/2021
Item 4: undefined -
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:: 11/01/2016,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$0.00,Credit Limit:: \$8,000.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 03/28/2021,Comments:: Account legally paid in full for less than the full balance.

Unpaid balance reported as a loss by credit grantor.

Account legally paid in full for less than the full balance.,Date Last Active:: 03/01/2021,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:: 06/01/2013,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:: Account legally paid in full for less than the full balance.

Unpaid balance reported as a loss by credit grantor.

Account legally paid in full for less than the full balance.,Date Last Active:: 10/01/2023,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

