

Emmanuel Kolawole

Lagos

DOB: 4/13/2023

Last 4 of SSN: 5676

August 9, 2024

Experian

Experian Address

Dear Experian,

As your valued client, I recently conducted an investigation into my credit report and noted several discrepancies. I am invoking my rights under the Federal Law, specifically, 15 U.S. Code 1681e (b) and 15 U.S. Code 1681i (5), to demand the removal of these items from my credit report due to their inaccuracies.

The specific law, 15 U.S. Code 1681e (b) - Accuracy of Report states that it is the responsibility of the reporting agency to follow reasonable procedures to ensure the maximum possible accuracy of the information provided in the consumer report.

Likewise, 15 U.S. Code 1681i (5) - Treatment of Inaccurate or Unverifiable Information insists that if after a reinvestigation, information disputed by a consumer is found to be inaccurate or can not be verified, the reporting agency shall—(i) promptly delete or modify that particular information from the file of the consumer, based on the results of the reinvestigation and (ii) promptly notify the furnisher of that information, informing them that the information has

been modified or erased from the consumer's file.

Therefore, considering these legal provisions, I am formally requesting the removal of the following inquiries from my credit report:

1. SUNCOAST CREDIT UNION - 02/14/2024
2. CAPITAL ONE AUTO FIN - 02/14/2024
3. ALLY FINANCIAL - 02/14/2024
4. ALLY FINANCIAL - 02/14/2024
5. SANTANDER CONSUMER USA - 02/14/2024
6. 700CR/NAPLES ACURA DT - 02/14/2024

These inquiries were not authorized by me and as such should be removed from my report as soon as possible.

I appreciate your immediate attention to rectifying this situation and look forward to seeing the amendments on my upcoming credit reports.

Thank you for your understanding and expected collaboration in this urgent matter.

Yours sincerely,

Emmanuel Kolawole





