

Emmanuel Kolawole

Lagos

Date of Birth: 4/13/2023

Last 4 of SSN: 5676

Date: 8/9/2024

Equifax

Equifax Address

Dear Equifax,

I recently reviewed my credit report and found a number of inaccuracies that need immediate attention.

According to 15 U.S.C § 1681e(b) which pertains to the accuracy of credit reports, it indicates that upon the preparation of a consumer credit report, reasonable procedures should be followed to ensure maximum accuracy of information regarding the individual.

Additionally, 15 U.S.C § 1681i(5) covers the treatment of inaccurate or unverifiable information. The code stipulates that after any reinvestigation of disputed information by a consumer, should an item be found inaccurate or impossible to verify, the consumer reporting agency is bound by law to delete or modify that piece of information as deemed appropriate based on the results of the reinvestigation. They're also obligated to notify the provider of the adjusted information.

Given this context, I bring your attention to the following unauthorized inquiries on my credit report:

1. CAP ONE AF - Dated 02/14/2024
2. ALLYFINANC - Dated 02/14/2024
3. NAPLESACUR - Dated 02/14/2024
4. WFBNA AUTO - Dated 02/14/2024
5. TRUISTAUTO - Dated 02/14/2024
6. NWFCU - Dated 02/14/2024

I did not authorize these inquiries and hence request you to remove them from my credit report immediately.

Thank you for your expedited attention to this matter. Let's work together to uphold the integrity of the credit reporting process.

Sincerely,

Emmanuel Kolawole





