

[Your Name: Emmanuel Kolawole]

[Your Address: Lagos]

[Your Date of Birth: 4/13/2023]

[Last 4 Digits of Your SSN: 5676]

[Date: 7/29/2024]

[Bureau Name: TransUnion]

[Bureau Address: TransUnion Address]

Dear TransUnion,

I am writing to you as I have recently carried out a thorough review of my credit report and noticed some inaccuracies that I believe might be negatively impacting my credit score.

Under the provision of 15 U.S. Code 1681e (b) i.e. Accuracy of Report, it is the responsibility of a consumer reporting agency to affirm veracity while preparing a consumer report. The law mandates that the agency must take diligent steps to ensure the maximum possible precision of the information concerning the individual to whom the report relates.

Moreover, if you reference to 15 U.S. Code 1681i (5), Treatment of Inaccurate or Unverifiable Information(A), the law states that if any information disputed by the consumer is found to be inaccurate, incomplete or unverifiable after reinvestigation under paragraph (1), the consumer reporting agency is obligated to promptly delete or, where appropriate, modify said information. It further requires the agency to promptly inform the provider of said information about its deletion or modification.

In view of the above laws, I respectfully request that the inaccurate and unverified information be removed from my credit report.

The items in question are as follows:

Personal Information: None

Accounts: None

Inquiries:

1. US BANK - Inquiry dated 05/03/2024 - This inquiry was not authorized by me. I request that you remove it from my credit report promptly.

I have high hopes that you will understand the gravity of this situation and undertake immediate action. Having these inaccuracies on my credit report is not only affecting my financial well-being but potentially damaging my reputation as well.

I appreciate your prompt attention to this matter.

Yours Sincerely,

[Your Name: Emmanuel Kolawole]

News Service/Field Report

Figure 1

Figure 1

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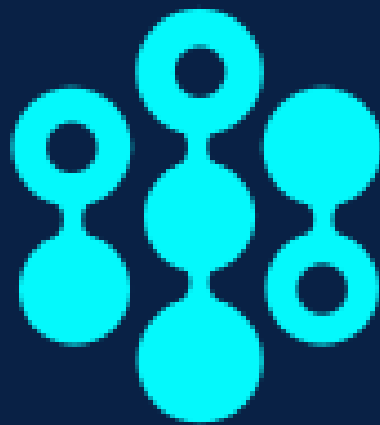
1. How can you tell if a person is a good person? (a) By looking at their face. (b) By looking at their eyes. (c) By looking at their mouth. (d) By looking at their hands.

[illegible]

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	Positive	Neutral	Negative
Positive	40	40	20



LOGO TEXT HERE

S L O G A N H E R E

