Dear Equifax,
I am writing to you as I have recently conducted an investigation into my own credit report and found several inaccuracies which I believe need to be rectified immediately.
Under the provision of 15 U.S. Code 1681e (b), it is the responsibility of the consumer reporting agency to assure maximum accuracy of the details presented in the report about the individual in question.
Further, under the specification of 15 U.S. Code 1681i (5), if any information disputed by a consumer is found to be incomplete, inaccurate or unverified, the consumer reporting agency is obliged to promptly delete or modify the item of information according to the findings of the reinvestigation.
Keeping these legal mandates in view, I request you to please remove or rectify the following inaccuracies in my report:
Personal Information:
None
Accounts:  1. Undefined: This account is being reported inaccurately. I ask you to please remove this from my credit report with immediate effect.
Public Information:
None

Inquiries:
None
I would appreciate your prompt attention to this matter. By taking immediate action, you will be providing a service essential to uphold the credibility of the consumer reporting process and ensure that my credit history is accurately represented.
Thank you for your time and cooperation.
Yours sincerely,
Emmanuel Kolawole

