

[Emmanuel's Full Name]

[Emmanuel's Full Address]

Lagos

Date of Birth: 4/13/2023

Last 4 of SSN: 2212

Date: 9/16/2024

[Equifax's Full Name]

[Equifax's Full Address]

Dear Equifax,

I am writing to you in light of my recent examination of my credit report. During this process, I discovered several inaccuracies which I am governmentally entitled to have corrected under the Fair Credit Reporting Act.

As mandated under 15 U.S.C. § 1681e(b), a consumer reporting agency is required to utilize reasonable procedures when preparing a consumer report to ensure the maximum attainable accuracy of the information. Furthermore, in accordance with 15 U.S.C. § 1681i(5)(A), if upon re-investigating any disputed information a consumer reporting agency determines that the contested data is unverified, incomplete, or inaccurate, then the agency is obliged to promptly correct or delete the information from the consumer's file.

In view of these statutes, I respectfully demand that the following inaccuracies be deleted from my credit report forthwith:

Personal Information:

None

Accounts:

None

Inquiries:

1. TRUIST - Date of Inquiry: 4/15/2023 - I did not authorize this inquiry and request that it be immediately deleted from my credit report.

Your immediate attention to this matter would be highly appreciated. I look forward to your prompt response acknowledging the removal of these disputed items from my credit report.

Thank you in anticipation of your cooperation,

Emmanuel

[Emmanuel's Full Name]

[Emmanuel's Full Address]

Lagos

