

Dear Equifax,

I am writing to challenge several inaccuracies that I have found on my credit report. These errors are adversely affecting my credit status, and I request your attention to this matter in accordance with the Fair Credit Reporting Act (FCRA).

As per the accuracy clause, mentioned under 15 U.S. Code 1681e (b), a credit reporting agency has a duty to maintain correct and updated information about a consumer. Furthermore, under the guidelines of 15 U.S. Code 1681i (5), any information found to be inaccurate following a reinvestigation initiated by a consumer dispute should be promptly corrected or deleted from the consumer's file.

I kindly request your immediate attention towards this matter to eliminate the following inaccuracies from my credit report:

Personal Information:

1. Name: Currently listed as "ROBERTO E KRAUS". This information is incorrect. Please rectify this immediately.
2. Also Known As: Listed as "ROBERTO KARUNS". This is not accurate. Kindly rectify this as well.
3. Date of Birth: Currently shows '1978', which is incorrect. Please correct this at the earliest.

Accounts:

None to report inaccuracies.

Public Information:

1. Bankruptcy: This record is not accurate. Kindly remove this from my credit report promptly.

Inquiries:

1. XACTUS: Date - 1/16/2023. I did not authorize this inquiry. I request you to remove this from my file.

2. CAPITALONE: Date - 3/10/2024. This inquiry was not authorized by me. Please remove this from my report as well.

By addressing these items, I hope to revise my credit score to reflect a more accurate representation of my creditworthiness. I appreciate your assistance in this matter, and I ask you to take immediate action on it.

Thank you so much for your understanding and prompt response to this.

Sincerely,

Emmanuel



