

Emmanuel Kolawole

Lagos

DOB: 4/13/2023

Last 4 of SSN: 5676

Date: 7/15/2024

Equifax

Equifax Address

Dear Equifax,

I am writing to you after conducting a careful examination of my credit report whereby I have identified a number of items that seem to be inaccurate.

As stated under 15 U.S. Code 1681e (b) 'Accuracy of report', it is mandatory for every consumer reporting agency to follow reasonable steps to ensure the maximum possible accuracy of the information that is related to the individual for whom the report is prepared.

Under the clause 15 U.S. Code 1681i (5), 'Treatment of Inaccurate or Unverifiable Information', if after any reinvestigation under paragraph (1) of any information contested by a consumer, an item of the information is identified as inaccurate or incomplete or cannot be verified, the consumer reporting agency must promptly delete that item or modify it appropriately, based on the results of the reinvestigation. Additionally, it must notify the furnisher of the information that it has been removed or modified.

Based on these codes, I am requesting you to remove the following items from my credit report with immediate effect:

Personal Information:

None

Accounts:

1. setf/wofc - I have found this account to be inaccurately reported. Please rectify this by removing it from my credit report as soon as possible.
2. ccb/tyvisa - This account is also being reported incorrectly. I kindly request that you remove this from my credit report immediately.

Inquiries:

1. CAPITALONE - The inquiry, dated 02/25/2024, was not authorized by me. Please remove it from my credit report promptly.

I appreciate your immediate attention to this crucial matter. Thank you.

Sincerely,

Emmanuel Kolawole.