Emmanuel Kolawole

Lagos

DOB: 4/13/2023

The last 4 of SSN: 5676

Date: 7/16/2024

TransUnion

TransUnion Address

Dear TransUnion,

I am writing to express my concern over several inaccuracies that I have identified in my credit report.

In line with the 15 U.S. Code 1681e (b), it is mandated that consumer reporting agencies exercise reasonable procedures to ascertain the maximum possible accuracy of the information in relation to the consumer the report pertains to.

Furthermore, according to the 15 U.S. Code 1681i (5), if, after a reinvestigation of disputed information by the consumer, any reported information is found to be inaccurate or unverifiable, the consumer reporting agency is obligated to—(i) promptly delete or modify the disputed item of information based on the results of the reinvestigation; and (ii) promptly inform the furnisher of the information regarding the modification or deletion of the information from the consumer's file.

With the above regulations in mind, I request that the following items be immediately

rectified on my credit report:
Personal Information: None
Accounts:
1. setf/wofc - I found that this account is inaccurately reported. I kindly ask for its immediate removal from my credit report.
2. ccb/tyvisa - This account as well, appears to be inaccurately reported. Please remove it from my credit report as soon as possible.
Inquiries:
1. CAPITAL ONE - 02/25/2024 - This inquiry was not authorized by me and as such, I request that it be immediately expunged from my credit report.
I appreciate your immediate attention and responsive action concerning these matters. Thank you.
Sincerely,
Emmanuel Kolawole

