

<p>Salutations, Equifax. I, Emmanuel Kolawole, of Lagos, am reaching out concerning several discrepancies that came to light during a recent in-depth review of my credit report. I am hoping my concerns will be addressed, taking into account both 15 U.S. Code 1681e (b) & 15 U.S. Code 1681i (5) these particular codes touch on the precision of consumer reports and the handling of erroneous or unverifiable data. It is crucial to note that, as the codes stipulate, any flawed, incomplete, or unverifiable information should be swiftly corrected or removed altogether by the credit reporting agency after a reinvestigation triggered by a consumer complaint. Furthermore, the originating source of any incorrect data must be made aware of any modifications or deletions in the consumer's file. Given the above-mentioned order of things, I hereby ask for the urgent elimination of the following entries from my credit report: Personal Information: None Accounts: 1. SETF/WOFC - I have noted some issues with how this account has been reported. I would be most grateful if it could be expunged from my credit report without delay. 2. CCB/TYVISA - This account seems to be reported incorrectly as well. I respectfully request its rapid removal from my credit report. Inquiries: 1. CAPITAL ONE (Date: 02/25/2024) - Since I did not authorize this inquiry, I insist on its immediate removal from my credit profile. I trust that these issues will be addressed promptly. Thank you in advance for your anticipated cooperation. Kind regards, Emmanuel Kolawole.</p>