

[Emmanuel Kolawole's Address]

Lagos

Date: July 16, 2024

Equifax

[Equifax Address]

Dear Equifax,

I am writing to you because I recently conducted a close examination of my credit report and found several items to be erroneous.

This is a serious matter, as consumer reporting agencies are required by 15 U.S. Code 1681e (b) to prepare consumer reports by following reasonable procedures ensuring the `maximum possible accuracy` of the information of the individual whom the report pertains.

Also according to 15 U.S. Code 1681i (5), in cases where, after any reinvestigation under paragraph (1), an item of information disputed by a consumer is verified to be inaccurate or incomplete, or cannot be verified, the consumer reporting agency is obliged to—I. promptly delete that item of information from the consumer's file, or modify the same, as appropriate, based on the results of the reinvestigation; and II. promptly notify the item's furnisher that the information has been modified or deleted from the consumer's file.

Therefore, I implore you to immediately remove the following inaccuracies from my credit report:

Personal Information: None

Accounts:

1. SETF/WOFC - This account is erroneously reported. I demand that this be promptly removed from my credit report.
2. CCB/TYVISA - This is another account that is inaccurately reported. Please remove this from my credit report without delay.

Inquiries:

1. CAPITALONE - 02/25/2024 - This inquiry was unauthorized. Accordingly, I request you to remove it from my credit report instantly.

I trust in your expedience and commitment to remedying these concerns to ensure the completeness and correctness of my credit report. I remain,

Yours sincerely,

Emmanuel Kolawole

[DOB: 4/13/2023, Last 4 SSN: 5676]



John Doe

Search for something



Dashboard

Clients

Inbox

Reports

Subscriptions

Training

Profile

Documents

Disputing

Attacks

History

Invoices

Notes

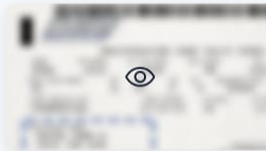
Identification

+ Add document



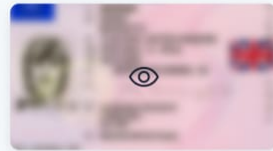
✓ Proof of driving licence

Delete



✓ Proof of driving licence

Delete



✓ Proof of driving licence

Delete

Credit report

Report Date	Report ID	Confirmation No.	Date of adding	Receipt
10.04.2024	#96816	1000025	28.05.2024	

Credit monitoring credentials

Credit monitoring name

Charlene Reed

User Name

Charlene Reed

Password

Other

charlenereed@gmail.com

Balance
\$180.00

Pending Credits \$0.00
Free Attack Credits 0

Save