

[Your Name]

Emmanuel Kolawole

[Your Address]

Lagos

[Your DOB]

4/13/2023

[Last 4 of SSN]

5676

[The Date]

7/16/2024

[The Bureau Name]

Experian

[The Bureau Address]

Experian Address

Dear Experian,

I am writing to dispute several inaccuracies that I have recently discovered on my credit report.

As per the guiding legislation of the U.S. 15 Code 1681e (b), consumer reporting agencies are obliged to adhere to reasonable processes to ensure that the information within consumer reports is as accurate as possible.

Further referencing U.S. Code 1681i

(5), in the event that information disputed by a consumer is found to be inaccurate, incomplete or unverifiable after any reinvestigation, such details should be deleted or appropriately modified.

With respect to these laws, I kindly request that the inaccurately reported accounts and unauthorized inquiries identified below be removed from my credit report.

Incorrectly reported accounts:

1. Account: setf/wofc - Please revise this account as its current reportage is inaccurate.
2. Account: ccb/tyvisa - This account's reporting is also inaccurate and requires amendment.

Unauthorised inquiries:

1. Inquiry: CAPITALONE - 02/25/2024 - I did not provide authorization for this action and request the immediate removal of the same from my credit report.
2. Inquiry: WF CRD SVC - 12/12/2023 - I also did not provide authorization for this inquiry and request that it too be deleted from my credit report.

Thank you in advance for your timely attention to this serious matter.

Yours sincerely,

Emmanuel Kolawole



John Doe

Search for something



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Identification

+ Add document



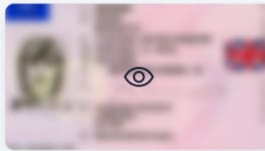
✓ Proof of driving licence

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