Emmanuel Kolawole

Lagos

DOB: 4/13/2023

Last 4 of SSN: 5676

Date: 7/16/2024

Experian

Experian Address

Dear Experian,

I am writing to you because I have recently taken the time to thoroughly investigate my credit report, and I have discovered several inaccuracies that need your immediate attention and action.

I would like to highlight the rights I have as a consumer under 15 U.S. Code 1681e(b). This law compels all consumer reporting agencies to adhere to reasonable procedures to ensure the maximum possible accuracy of all information concerning the individual that the report is about.

Additionally, in accordance with 15 U.S. Code 1681i(5), if following any reinvestigation of any information that I have disputed, any item of the information is deemed to be inaccurate, incomplete, or cannot be verified, the consumer reporting agency should execute two key directives. It should (i) promptly delete or modify that item of information from my file, as appropriate, based on the results of the reinvestigation, and (ii) promptly notify the furnisher of that information that it has been modified or deleted from my file.

Given these laws, it is my hope that you will swiftly address the inaccuracies in my credit report. The erroneous items are as follows:
Accounts:
1. setf/wofc - This account is currently being reported inaccurately. I request that it is removed from my credit report immediately.
2. ccb/tyvisa - This account is currently being reported inaccurately. I request that it is removed from my credit report immediately.
I have not identified any inaccuracies related to personal information or inquiries.
I would like to thank you in advance for your swift attention and action in rectifying the inaccuracies in my credit report. I look forward to your beneficial assistance in this matter.
Sincerely,
Emmanuel Kolawole

