

[Emmanuel Kolawole]

[Lagos]

[DOB: 4/13/2023]

[Last 4 of SSN: 5676]

[Date: 7/16/2024]

[Experian]

[Experian Address]

Dear Sir or Madam,

I am writing to dispute several inaccuracies I have discovered in my credit report. As required by law, specifically 15 U.S. Code 1681e (b) and 15 U.S.C 1681i (5), I am requesting that these inaccuracies be promptly remedied for the accuracy and integrity of my credit report.

According to 15 U.S. Code 1681e (b), a consumer reporting agency such as Experian must follow reasonable procedures to ascertain the highest possible precision of the information in the credit reports of individuals. Under 15 U.S. Code 1681i (5), if any item of information is found to be incorrect, incomplete, or cannot be verified after re-investigation, the consumer reporting agency shall promptly delete or modify that item of information appropriately and swiftly notify the furnisher of the modified or deleted information.

The following are the items on my credit report that I believe are being reported inaccurately and seek to have removed immediately:

On my Accounts:

1. setf/wofc - This account is inaccurately reported. I request immediate deletion from my credit report.
2. ccb/tyvisa - This is an additional account being reported inaccurately that I request to be immediately deleted from my credit report.

Under the section for Inquiries:

1. CAPITALONE - Date of Inquiry: 02/25/2024 - This inquiry was not approved by me. I request its immediate removal from my credit report.
2. WF CRD SVC - Date of Inquiry: 12/12/2023 - I did not sanction this inquiry as well. Kindly remove it from my credit report at once.

None of my personal information listed on the report needs modification or removal as it stands.

I appreciate your utmost attention to rectifying these inaccuracies and await your swift response to this matter. By taking these necessary measures, you will help to preserve the accuracy of my credit report, as is my right under federal law.

Sincerely,

Emmanuel Kolawole



John Doe

Search for something



Dashboard

Clients

Inbox

Reports

Subscriptions

Training

Profile

Documents

Disputing

Attacks

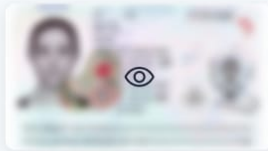
History

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