

Name: Emmanuel
Address: lagos
DOB: undefined
Last 4 of SSN: 123
Date: 5/29/2024

Bureau Name: EQF
Bureau Address: [Bureau Address Here]

Dear [Bureau Name],

I have recently conducted an investigation into my credit report and found multiple items that were inaccurate.

[Legal Quotes Here]

Item 1: undefined - Account #:: 52185314****,Account Type:: Revolving,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Derogatory,Monthly Payment:: \$0.00,Date Opened:: 05/01/2019,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$10,000.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 10/01/2023,Comments:: Settlement accepted on this account

Paid charge off,Date Last Active:: 04/01/2020,Date of Last Payment:: 04/01/2020

Item 2: undefined - Account #:: 2500000000628002****,Account Type:: Installment,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Derogatory,Monthly Payment:: \$0.00,Date Opened:: 05/01/2019,Balance:: \$0.00,No. of Months (terms):: 48,High Credit:: \$0.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 10/01/2023,Comments:: Settlement accepted on this account

Paid charge off,Date Last Active:: 06/01/2020,Date of Last Payment:: 06/01/2020

Item 3: undefined - Account #:: 552433626652****,Account Type:: Revolving,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Paid,Monthly Payment:: \$0.00,Date Opened:: 03/01/2018,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$6,500.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Late 120 Days,Last Reported:: 10/01/2023,Comments:: Settlement accepted on this account

Closed or paid account/zero balance,Date Last Active:: 10/01/2020,Date of Last Payment:: 10/01/2020

Item 4: undefined - Account #:: 440066265534****,Account Type:: Revolving,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Derogatory,Monthly

Payment:: \$0.00,Date Opened:: 08/01/2015,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$10,000.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 10/01/2023,Comments:: Account closed at consumer's request

Paid charge off,Date Last Active:: 09/01/2017,Date of Last Payment:: 09/01/2017

Item 5: undefined - Account #:: 440066233387****,Account Type:: Revolving,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Derogatory,Monthly Payment:: \$0.00,Date Opened:: 11/01/2016,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$8,000.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 10/01/2023,Comments:: Settlement accepted on this account

Paid charge off,Date Last Active:: 09/01/2020,Date of Last Payment:: 09/01/2020

Item 6: undefined - Account #:: 604419207315****,Account Type:: Revolving,Account Type - Detail:: -,Bureau Code:: Individual,Account Status:: Derogatory,Monthly Payment:: \$0.00,Date Opened:: 06/01/2013,Balance:: \$0.00,No. of Months (terms):: 0,High Credit:: \$6,000.00,Credit Limit:: \$0.00,Past Due:: \$0.00,Payment Status:: Collection/Chargeoff,Last Reported:: 10/01/2023,Comments:: Charged off account

Settlement accepted on this account,Date Last Active:: 05/01/2020,Date of Last Payment:: 05/01/2020

In light of the above, I request that these inaccuracies be rectified immediately in accordance to the relevant sections of the FCRA. A rapid resolution will be much appreciated.

Sincerely,

Emmanuel

