

Dear Experian,

I am writing to notify you of inaccuracies that have come to my attention on my credit report. I thoroughly conducted a personal investigation into my credit report, as is every individual's right, and have found several items to be incorrect.

The U.S. Federal Law 15 U.S.C. 1681e (b) Accuracy of Report outlines the responsibility of each consumer reporting agency to adhere to reasonable procedures to assure the utmost accuracy of the information concerning the individual the report is about. In light of this legislation, there are specific inaccuracies on my report that need to be addressed instantly and accordingly.

I am also invoking my rights under U.S. Code 15 1681i (5) (A) – The Treatment of Inaccurate or Unverifiable Information. Under this law, following any re-investigation of any information disputed by a consumer, should an item of the information be found to be inaccurate, incomplete or unverifiable, you are mandated to promptly delete or modify that piece of information, as deemed fit, based on the results of the re-investigation.

With consideration to these statutes, I am requesting the immediate removal of the following inaccuracies from my credit report:

Personal Information:

1. Name (ROBERTO E KRAUS) – This personal information is incorrect and I request for its immediate removal.
2. Also Known As (KRAUS, ROBERTO, EDUARDO) – This personal information is incorrect and needs to be removed forthwith.
3. Date of Birth (1978) – This is not accurate. Please rectify this infraction promptly.

Public Information:

1. Bankruptcy - This information is inaccurate and needs to be deleted from my credit report at the earliest possible.

Inquiries:

1. XACTUS-CP – 1/16/2023 – I did not authorize this inquiry and hence, it should be removed.

2. DISCOVER FINANCIAL SER - 5/10/2024 - This is another unauthorized inquiry on my report that needs to be deleted immediately.

3. CAP ONE NA - 3/10/2024 - This unauthorized inquiry needs to be removed from my credit report promptly.

Each of these inaccuracies has a negative impact on my credit score, and, therefore, I am anxious for these disputes to be addressed quickly. Thank you for your prompt response to this serious matter and for your adherence to these laws and verification protocols.

Sincerely,

Emmanuel



