[Current Date]

Experian

P. O. Box 9701

Allen, TX 75013

Subject: Dispute of Inaccurate Information on Credit Report

Dear Sir/Madam,

I am writing to dispute information in my credit report. The information I am disputing is outlined below as per my credit report.

User's Full Name: Emmanuel Kolawole

User's Address: Lagos

User's Date of Birth: 4/13/2023

Last 4 digits of SSN: 5676

Disputed Personal Information:

Accounts:

1. setf/wofc - This account is being reported inaccurately on my credit report. I kindly request you to check into this issue and remove this from my credit report immediately.

2. ccb/tyvisa - This account is similarly being inaccurately reported on my credit report. Please investigate and remove this from my credit report immediately.

Disputed Inquiries:

1. CAPITALONE - Inquiry Date: 02/25/2024 – I did not authorize this inquiry. Please remove it from my credit report immediately.

2. WF CRD SVC - Inquiry Date: 12/12/2023 – This inquiry was not authorized by me. I request you to remove it from my credit report immediately.

I am requesting that you conduct an investigation into these disputes as soon as possible as they have potentially consequential effects on my credit score. For accounts I am disputing, I am requesting an investigation and a deletion or correction in accordance with the Fair Credit Reporting Act.

Please provide me with a copy of my credit report once the errors have been removed or rectified.

Thank you very much for your prompt attention to this matter. I look forward to your immediate response.

Sincerely,

Emmanuel Kolawole