

Agreement Backfill

January 03, 2026

Equifax Information Services LLC

P.O. Box 740256
Atlanta, GA 30374

SENT VIA CERTIFIED MAIL

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RE: FORMAL DEMAND TO CORRECT PERSONAL IDENTIFYING INFORMATION

FCRA Sections 1681e(b), 1681i - INACCURATE PII VIOLATES FEDERAL LAW

=====

Consumer: Agreement Backfill
SSN: XXX-XX-XXXX
Case Reference: PII-20260103-XXXX

Dear Sir or Madam:

I have reviewed my credit file from Equifax Information Services LLC and discovered INACCURATE PERSONAL IDENTIFYING INFORMATION in violation of FCRA Section 1681e(b).

This is not a request. This is a DEMAND backed by federal law.

SECTION 1: INACCURATE PII IN YOUR FILE - DELETE THESE

INCORRECT NAMES:

X WRONG NAME - DELETE
X BAD NAME - DELETE

INCORRECT ADDRESSES:

X 123 OLD ADDRESS - DELETE

INCORRECT PHONE NUMBERS:

X 555-000-0000 - DELETE

SECTION 2: CORRECT INFORMATION - KEEP ONLY THESE

NAME: Agreement Backfill - DELETE ALL OTHERS

ADDRESS: , - DELETE ALL OTHERS

SSN: XXX-XX-XXXX - DELETE ALL VARIATIONS

DOB: [DATE OF BIRTH]

PHONE: REMOVE ALL - DELETE ALL OTHERS

EMPLOYER: REMOVE ALL - DELETE ALL OTHERS

SECTION 3: WHY THIS MATTERS - LEGAL VIOLATIONS

Inaccurate PII violates FCRA Section 1681e(b) and causes direct harm:

1. Mixed file risk - Incorrect PII can mix my file with another consumer
2. Identity theft vulnerability
3. Inaccurate credit reporting
4. Employment and housing impact

EVERY DAY you maintain inaccurate PII = continuing Section 1681e(b) violation.

SECTION 4: DAMAGES EXPOSURE

Failure to maintain accuracy: \$100-\$1,000 per violation

Failure to correct after notice: \$100-\$1,000 per violation

Mixed file (if applicable): \$1,000+

Punitive (if willful): 2-4x statutory

Attorney fees: \$15,000+

You are on notice. Continued inaccuracy after this letter = willfulness under Safeco v. Burr.

SECTION 5: DEMAND

I DEMAND Equifax Information Services LLC:

1. DELETE all incorrect PII listed in Section 1
2. CONFIRM corrections in writing within 30 days
3. PROVIDE updated disclosure showing ONLY correct PII

Non-compliance = CFPB, FTC, State AG complaints + FCRA litigation.

Sincerely,

Agreement Backfill

Date: January 03, 2026

ENCLOSURES:

- Copy of government-issued photo ID
- Copy of Social Security Card
- Proof of current address (utility bill or bank statement)

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January 03, 2026

Experian

P.O. Box 4500
Allen, TX 75013

SENT VIA CERTIFIED MAIL

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RE: FORMAL DEMAND TO CORRECT PERSONAL IDENTIFYING INFORMATION

FCRA Sections 1681e(b), 1681i - INACCURATE PII VIOLATES FEDERAL LAW

=====

Consumer: Agreement Backfill
SSN: XXX-XX-XXXX
Case Reference: PII-20260103-XXXX

Dear Sir or Madam:

I have reviewed my credit file from Experian and discovered INACCURATE PERSONAL IDENTIFYING INFORMATION in violation of FCRA Section 1681e(b).

This is not a request. This is a DEMAND backed by federal law.

SECTION 1: INACCURATE PII IN YOUR FILE - DELETE THESE

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Punitive (if willful): 2-4x statutory

Attorney fees: \$15,000+

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SECTION 5: DEMAND

I DEMAND Experian:

1. DELETE all incorrect PII listed in Section 1
2. CONFIRM corrections in writing within 30 days
3. PROVIDE updated disclosure showing ONLY correct PII

Non-compliance = CFPB, FTC, State AG complaints + FCRA litigation.

Sincerely,

Agreement Backfill

Date: January 03, 2026

ENCLOSURES:

- Copy of government-issued photo ID
- Copy of Social Security Card
- Proof of current address (utility bill or bank statement)

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January 03, 2026

TransUnion LLC

P.O. Box 2000
Chester, PA 19016

SENT VIA CERTIFIED MAIL

=====

RE: FORMAL DEMAND TO CORRECT PERSONAL IDENTIFYING INFORMATION

FCRA Sections 1681e(b), 1681i - INACCURATE PII VIOLATES FEDERAL LAW

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SSN: XXX-XX-XXXX
Case Reference: PII-20260103-XXXX

Dear Sir or Madam:

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Attorney fees: \$15,000+

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SECTION 5: DEMAND

I DEMAND TransUnion LLC:

1. DELETE all incorrect PII listed in Section 1
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Sincerely,

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