

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.**

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**SECTION 1: INACCURATE PII IN YOUR FILE - DELETE THESE**

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- 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

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**SECTION 2: CORRECT INFORMATION - KEEP ONLY THESE**

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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

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### **SECTION 3: WHY THIS MATTERS - LEGAL VIOLATIONS**

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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.

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### **SECTION 4: DAMAGES EXPOSURE**

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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*.

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### **SECTION 5: DEMAND**

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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,

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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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**Experian**  
P.O. Box 4500  
Allen, TX 75013

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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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.**

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### **SECTION 5: DEMAND**

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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,

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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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**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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Consumer: Agreement Backfill  
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Case Reference: PII-20260103-XXXX

Dear Sir or Madam:

I have reviewed my credit file from TransUnion 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.**

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### **SECTION 5: DEMAND**

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I DEMAND TransUnion 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,

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**ENCLOSURES:**

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