04/302022

Your name

Equifax

P.O. BOX 105518

ATLANTA, GA 30348

#### Dear Equifax

 I received a copy of my credit report and I have found the following items listed below to be in error.

Pursuant to 15 USC 1666b A creditor may not treat a payment on a credit card account under an open-end consumer credit plan as late for any purpose, unless the creditor has adopted reasonable procedures designed to ensure that each periodic statement including the information required by section 1637 (b) of this title is mailed or delivered to the consumer not later than 21 days before the payment due date.

I NEVER gave You, (Equifax) OR (AMERICAN Honda Finance) any written instruction to furnish any information on my consumer report which is a violation of 15 USC 1681b. Equifax has caused me a lot of stress and anxiety due to the abusive and unfair practices.

You, Equifax, you should be ashamed of yourself for ASSUMING this role and position to constantly commit fraud and cause harm to my family and I!!!!!!!!

**This account is listed with late payments is INCORRECT. The following accounts were** NEVER late and should be listed as PAYS or PAID AS AGREED.

American Honda Finance +45545

 I was never late on this account please update this incorrect accounts as Paid/Current.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report, and I demand that you provide me with concrete evidence and all documentation proving that I am or have been late.

It is my understanding that you will recheck these items with the creditor who has posted them.

 Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i(a), you must complete this reinvestigation within 30 days of receipt of this letter.

Please send an updated copy of my credit report reflecting the requested changes.

Best Regards,

LAST:FIRST-MIDDLE [Agent/Beneficiary]

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