

[FIRST NAME] [LAST NAME]  
[ADDRESS]  
[ADDRESS LINE 2]

[DATE OF THIS LETTER]

[BIRTHDATE]  
[LAST FOUR OF SSN]

[BUREAU NAME]  
[BUREAU ADDRESS]

Attn: Customer Relations/Credit Dispute Department

RE: [NAME THE DISPUTED ITEM HERE]

Please send the information requested, (listed below) to verify the why validity of the credit report entry referenced above.

1. Name of the ORIGINAL creditor
2. Said creditors address and telephone number
3. The name of the person contacted on behalf of this creditor, who verified the information
4. Provide copies of the documentation they provided to verify their information regarding the above referenced dispute.

Per FCRA Section 611, I request this information so I may conduct my own review to determine the accuracy and integrity of the information provided. In lieu of sending out the requested information, I will accept the reopening of the dispute reference above and ask to be included in every step so that we can all ensure a proper investigation is performed.

I would appreciate a timely response to this matter and ask that the steps that will occur to resolve my requests in this letter, be provided. If any piece of information does not meet the guidelines in the FCRA, to support keeping this disputed item on my credit file, then I ask that my credit file be rectified as prescribed in the FCRA, so that my file may reflect proper and accurate reporting.

If I do not receive a timely response, I am prepared to defend my rights as outlined in these matters, to the extent of even pursuing legal action, if deemed necessary.

I thank you in advance for your time and attention.

Regards,

[FIRST NAME] [LAST NAME]