**Validate Debt Item – Creditor or Credit Bureau – Follow 30 days – Example #1**

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Dear CREDITOR NAME,

Re: Account Name and Number

This letter is formal notice that you have failed to respond in a timely manner to my dispute letter of <insert date>, deposited by registered mail with the U.S. Postal Service on that date.

Federal law requires you to respond within thirty (30) days, yet you have failed to respond. Failure to comply with these federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). I am maintaining a careful record of communications with you for the purpose of filing a complaint with the FTC should you continue in your non-compliance. I further remind you that, as in Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal.Nov 14,1995), you may be liable for your willful non-compliance.

Be aware that I am making a final goodwill attempt to have you clear up this matter. You have 15 days to cure.

For your benefit, and as a gesture of my goodwill, I will restate my dispute. The following information needs to be verified and following failure to verify, deleted from the report as soon as possible:

Name of Creditor/ Agency, Account: \_\_\_\_\_\_\_\_\_\_\_\_

The listed item is entirely inaccurate and incomplete, and represents a very serious error in your reporting. Please delete this misleading information and supply a corrected credit profile to all creditors who have received a copy within the last six months, or the last two years for employment purposes.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law you had thirty (30) days to complete your re-investigation, yet you have failed to respond. Do not delay any further.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your re-investigation.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME