**Dispute Items – Credit Bureau – Example #1**

Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number

Date

Dear CREDIT BUREAU NAME,

Re: Account Name and Number

I am writing to dispute the validity of the above referenced item pursuant to the Fair Credit Reporting Act. The Fair Credit Reporting Act requires you to verify the validity of the item within 30 days. If the validity can not be verified, you are obligated by law to remove the item.

In the event that you can not verify the item pursuant to the Fair Credit Report Act, and you continue to list the disputed item on my credit report I will find it necessary to sue you for actual damages and declaratory relief under the Fair Credit Reporting Act. Because the Fair Credit Reporting Act provides concurrent jurisdiction in federal and state courts, I shall elect to use the <*insert jurisdiction in which you reside, e.g. Multonomah County (OR) Superior Court*> to bring appropriate action against you.

While I prefer not to litigate, I will use the courts as needed to enforce my rights under the Fair Credit Reporting Act.

I look forward to an uneventful resolution of this matter.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER