**Validate Debt Item – Creditor or Credit Bureau – 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 a formal complaint that you are reporting inaccurate and incomplete credit information.

I am distressed that you included the information below in my credit profile, and that you have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish.

Credit reporting laws ensure that bureaus report only 100% accurate credit information. Every step must be taken to assure the information reported is completely accurate and correct.

The following information therefore needs to be re-investigated. I respectfully request to be provided proof of this alleged item, specifically the contract, note or other instrument bearing my signature. Failing that, the item must be deleted from the report as soon as possible:

Name of Creditors / Agency, Account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The listed item is entirely inaccurate and incomplete, and as such 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 month, or the last two years for employment purposes.

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

Under federal law, you have thirty (30) days to complete your re investigation. Be advised that 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