**Notice of Intent to File Complaint to FTC – Credit Bureau – Follow up after 60 days – 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

This letter shall serve as formal Notice of my Intent to file a Complaint with the FTC, due to your blatant and objectionable disregard of the law.

As indicated by the attached copies of letters and mailing receipts, you have been delivered by registered mail both a dispute letter, dated 2/10/1999, as well as a follow-up letter, dated 3/20/1999. As of this moment, you have not done your duty mandated under the law. Your inaction in this matter in inexcusable, and your disregard for the law is contemptible. Rest assured, I will hold you to account.

As you are well aware, federal law requires you to respond within 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 my communications with you on this matter, 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.

For the record, the following information is being erroneously included on my credit report, as I have advised you on two separate occasions, more than 75 days and again 40 days ago:

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

If you do not immediately remove this inaccurate and incomplete information, I will file a formal complaint with the FTC. Should you continue to operate disregarded for the law, I intend to seek redress in civil action for recovery of damage, costs, and attorney fees. For this purpose I am carefully documenting these events, including the lack of response REQUIRED under law from you.

You are further directed to supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purpose.

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

Under federal law, you had 30 days to complete your re-investigation, yet you have failed to respond. Your continued delays are inexcusable.

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 15 days of the completion of your re-investigation.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER