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**Remove Inquiry – Creditor – 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

According to my most recently credit report, your company is currently reporting to the three credit bureaus that I applied for credit with your organization. I did not granting you authorization to review my credit report.

The Fair Credit Report Act requires that a creditor to be able to verify the written authorization of the consumer giving the creditor permission to review their credit. If you can provide a copy of a credit application authorizing the disclosure of my credit files with my signature, I will accept the inquiry. If a signed authorization cannot be found please remove the inquiry from the three main credit bureaus.

The presence of this inquiry is adversely effecting my credit report and is impending my ability to obtain necessary credit. Time is of the essence so I would greatly appreciate a response from you within thirty (30) days.

Please mail me the copy of the signed application or a letter indicating your intention to delete the inquiry.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

**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

**Dispute Item – Creditor or Credit Bureau- Example #2**

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 have 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 your 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 possible:

Name of Creditor/ 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 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 have thirty (30) days to complete your re-investigation. 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

**Validate Debt Item – Collector – Temporarily Stop Collections by Law – 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

Thank you for your recent inquiry. This is not a refusal to pay, but notice that your claim is being disputed. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. Please complete and return the attached disclosure request form.

Be advised that I am not requesting “verification” that you have my mailing address, I am requesting a “validation”, that is, competent evidence that I have some contractual obligation to pay you.

You should also be aware that sending unsubstantiated demands for payments through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

Your failure to satisfy request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me to costs and attorney fees.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

**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

**Validate Debt Item – Creditor or Credit Bureau – Follow up after 60 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

As I have not heard back from you in over 60 days regarding my notice of dispute dated <insert date>, and you have not supplied the demanded proof of the alleged debt, under the doctrine of estoppel by silence, *Engelhardt v Gravens (Mo) 281 SW 715, 719,* I may presume that no proof of the alleged debt, nor therefore any such debt, in fact exists.

In a good faith effort to resolve this matter amicably, I restate my demand for proof of the debt, specifically the alleged contract or the other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, you must terminate this collection action and correct any erroneous reports of this debt as mine.

For the record, I state again that as I have no account with you, nor am I your customer, nor have I entered into a contract with you, I must ask for the following information:

1. Please evidence your authorization under 15 USC 1692 (e) and 15 USC (f) in this alleged matter.
2. What if your authorization of law for your collection of information?
3. What is your authorization of law for you collection of this alleged debt?
4. Please evidence your authorization to do business or operate in the state of Florida.
5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.

You have fifteen (15) days from receipt of this notice to respond. Your failure to respond, on point, in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you sent your letter(s) in error, and that this matter is permanently closed.

You continued silence is unacceptable. Either provide the proof or correct the record to remove the invalid debt from my credit files with the three primary credit-reporting agencies. You are currently in violation of the Fair Credit Reporting Act and the Fair Debt Collection Act.

Failure to respond within 15 days of receipt of this registered letter will result in a small claims action against your company. I will be seeking $5,000 in damages for the following:

1. Defamation
2. Negligent Enablement of Identity Fraud
3. Violation of the Fair Credit Reporting Act

After obtaining the judgment against your company, I will obtain a Writ of Execution from the Sheriff’s office in your county and I will begin the process of attaching property or funds to satisfy the judgment.

For the purposes of *15 USC 1692 et seq.,* this Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. This Notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statements, election, or waiver of status.

I affirm under penalty of perjury under the Laws of the Land for the United States of America, that the foregoing is true and correct, to the best of my knowledge and belief.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

**Dispute Item “Not Mine” – 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

I have recently received a copy of my credit report. The Equifax report had an account listed from your company as a credit card. I disputed the account with the credit bureau as “not mine” but it recently came back as verified.

I am writing this letter to you in an effort to get this removed. Please delete your information from my credit reports. I have never had an account with your company. If someone has opened an account in my name, please close it immediately before further harm is done.

I am requesting that you notify all of credit bureaus that this account is “disputed” or that you delete this account until this matter is resolved. This is required by the Fair Credit Reporting Act.

If there is any paperwork that I need to sign to confirm that this account is not mine, please send the required documents.

This is a written dispute of the this account per the Fair Credit Reporting Act, the Fair Debt Collection Practices Act and the Fair Credit Billing Act. Please be aware that I am exercising all of my rights per these laws and all other applicable laws protecting me.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

**Request to Describe Investigation Procedures – 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

This letter is a formal request for the description of the procedures used to determine the accuracy and completeness of the disputed information, including the business name, address, and telephone number of any furnisher of information contacted in connection reinvestigation.

I am disappointed that you have failed to maintain reasonable procedures to assure complete accuracy in the information you publish, and insist you comply with the law by providing the requested information within the 15 days allowed.

For your benefit, and as a gesture of my goodwill, I will restate the relevant dispute:

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

As already stated, the listed item is inaccurate and incomplete, and is a very serious error in reporting. Please supply a corrected credit profile to all creditors who have received a copy within last 6 months, or the last 2 years for employment purposes.

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

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER

**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

YOUR SOCIAL SECURITY NUMBER

**Validate Debt Item – Creditor or Credit Bureau – Follow up after 60 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

As I have not heard back from you in over 60 days regarding my notice of dispute dated <insert date>, and you have not supplied the demand proof of the alleged debt, under the doctrine of estoppels by silence, *Engelhardt v Gravens (Mo) 281 SW 715,719,* I may presume that no proof of the alleged debt, nor therefore any such debt, in fact exists.

In a good faith effort to resolve this matter amicably, I restate my demand for proof of the debt, specifically the alleged contract or other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, you must terminate this collection action and correct any erroneous reports of this debt as mine.

For record, I state again that as I have no account with you, nor am I your customer, nor have entered into a contract with you, I must ask for the following information:

1. Please evidence your authorization under 15 USC 1692 (e) and 15 USC 1692 (f) in this alleged matter.
2. What is your authorization of law for your collection of information?
3. What is your authorization of law for your collection of this alleged debt?
4. Please evidence your authorization to do business or operate in the state of Florida.
5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.

You have fifteen (15) days from receipt of this notice to respond. Your failure to respond, on point in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you sent your letter(s) in error, and that this matter is permanently closed.

You continued silence is unacceptable. Either provide the proof or correct the record to remove the invalid debt from my credit files with the three primary credit-reporting agencies. You are currently in violation of the Fair Credit Reporting Act and the Fair Debt Collection Act.

Failure to respond within 15 days of receipt of this registered letter will result in a small claims action against your company. I will be seeking $5,000 in damages for the following:

1. Defamation
2. Negligent Enablement of Identity Fraud
3. Violation of the Fair Credit Reporting Act

After obtaining the judgment against your company, I will obtain a Writ of Execution from the Sheriff’s office in your county and I will begin the process of attaching property or funds to satisfy the judgment.

For the purposes of *15 USC 1692 et seq.,* this Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. This Notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statements, election, or waiver of status.

I affirm under penalty of perjury under the Laws of the Land for the United States of America, that the foregoing is true and correct, to the best of my knowledge and belief.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

**Dispute Items – Credit Bureau – Reader Submitted 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 recently purchased a credit report from you that appear to have some serious errors. I know that I haven’t always been perfectly on-time with my bills, but I also know that you have some serious mistakes that make me look much worse than I actually am.

For one thing, you seem to have listed several things that just shouldn’t go on my report. These are highlighted on my report (attached) in yellow highlighter.

Also, I noticed that you show some late payments that are wrong, based on my recollection. Please correct the following.

Ames Home Loan #264513456

Gardener Finance #23456154

First USA M/C # 54621114564343453

I appreciate your attention to this. Heaven knows, my own, real credit mistakes are bad enough. I don’t need any mistakes making it even harder.

Please get back with me very soon to confirm that you have deleted the listings noted (or corrected the erroneous lates.)

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER

**Dispute Items – Credit Bureau – Reader Submitted Example#2**

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 very upset over the credit report I recently received. This is totally our control. I am amazed that the government allows you to make such obvious errors that damage people so badly. I am willing to do whatever it takes to make you responsible for poor reporting practices if you do not respond quickly and accurately to this letter.

I don’t know where you got the following accounts. They shouldn’t even be appearing on my file, from what I know (and I keep good track of my bills!) GMC #256465121, USWest #23151421, Acme Collections #25412345345122, and Utopia Funding # 2675176542.

Please remove these with all haste.

Also, I noticed on some of the accounts that DO belong to me that you have some very questionable information. I’ve looked back on my own records and I can’t substantiate a number of your entries. In particular, the late notations on the following appear to be downright wrong: Cobble Bank #52346, First Federal #2368 and MBNA Visa #4447826782094765. Please check it out and remove those late notes, as well.

Thanks you for your attention I apologize for being so angry. These oversights on your part are causing me a lot of trouble financially.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER

**Dispute Items – Credit Bureau – Reader Submitted Example #3**

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 is a formal complaint that you are reporting inaccurate and incomplete credit information on my Credit Report.

I understand that mistakes happen but your inaccurate information could cost me in higher interest rates and I have enough expenses as it is.

Can you please investigate the following information and either remove it or at the least send me the information that you used to add it to my report.

Include each item you are disputing here.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER

**Dispute Items – Credit Bureau – Reader Submitted Example#4**

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

Your company is currently reporting a negative listing to the three major credit bureaus (Experian, Trans Union, and Equifax) regarding the above referenced account. Based on my recollection and my records, I can find no reason for you reporting such history. If you’ll review your records I think you fill find your reported notations are inaccurate.

The erroneous status of your credit reporting agency record is unacceptable and is preventing me from obtaining necessary financing. Pursuant to Title 15, Section 1666 of the United States Code, I formally request the following documentary evidence pertaining to my account.

1. A copy of the original credit application showing the terms of the agreement.
2. A summary of all account activities, including all payments made, late charges, interest, date of payments received, date of payments posted, charges made, and date of charges posted.
3. Copies of all documents and financial instruments used to pay the disputed late payments.
4. Copies of all charges slips, invoices, promissory notes, and all other documents proving indebtedness.
5. Copies of all documents sent to me regarding my account.

The information and documentation is critical and time is the essence. Within less than thirty (30) days, I will be damaged partially because of the discrepancy with your reported records. The above noted code requires your response within thirty (30) days. Your prompt attention will be greatly appreciated. I hereby request that your response be mailed to the address listed below.

If you find that your information and documentation does not support the negative history reported to the three credit bureaus, I invite you to submit a completed Universal Data Form to said bureaus in order to remove the negative notations. Upon removal of the negative notations, I agree to hold your company harmless from any and all inconvenience and/or damage related thereto.

I appreciate your prompt response and cooperation.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME

YOUR SOCIAL SECURITY NUMBER

**Intention to File Complaint with FTC – 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

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 received and accepted through registered mail my dispute letter dated <insert date>, as well as my follow up letter dated <insert date>. To date you have not done your duty as mandated by law. Your non-compliance with federal law is unacceptable, your disregard for it contemptible. Rest assured I shall hold you accountable.

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 you 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. Further delays and 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

**Intention to File a Complaint with the FTC – Follow up after 30 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 is a 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 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 you willful non-compliance.

Be aware that I am making a final good, will 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 month, or 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

YOUR SOCIAL SECURITY NUMBER

**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