

YOUR NAME

YOUR ADDRESS

YOUR DATE OF BIRTH

LAST 4 DIGITS OF YOUR SOC#

CREDIT BUREAU NAME

CREDIT BUREAU ADDRESS

TODAY'S DATE

Attn: Customer Relations Department

To Whom It May Concern:

I am concerned about the validity and accuracy of several items on my credit report that you have previously investigated and how they are reporting. When doing your investigation of these items please be as thorough as possible and provide me with all original and verifiable proof provided by creditors.

Please investigate the following accounts and remove them if anything is missing or not correct on them. Also, please provide me with an updated credit report with your findings.

Here you will list each account and instructions for investigation

Example- Re-investigate this account immediately

Verizon 965027657*****

After doing your investigation and certifying that the account was reporting as accurate it is still, in fact, inaccurate. Please see the attached documentation from another credit bureau showing different (insert whatever the difference may be here whether it's date of last payment, balance, payment history, etc). As this is still an inaccurate account after your investigation I demand that it be deleted according to the FCRA

You can list as many accounts as you would like to have investigated the same way as the example listed above. For the final round you are still providing proof of the inaccuracies by including pages from the other bureaus showing the differences.

*****If the account is not listed with another bureau or shows the same information on the other bureau results after the first round of investigations then simply state "please supply documentation that led you to verify this account"*****

If the account appears to be a duplicate then go ahead and state "this is a duplicate account, please delete immediately." If the account is a medical collection and you had medicaid or was paid by insurance, always say so and include any evidence possible. With any account that you believe to be inaccurate and can provide proof, do so.

1. Please explain to me what your representatives uncovered to lead them to believe that you are reporting this item as it legally should be reported.

2. What certified documents were reviewed to conclude your investigation?

3. Please provide a complete copy of all of the information that was transmitted to the data furnisher as part of the investigation.

4. Did you speak directly to any agent of the company that was reporting the information to confirm the accuracy of what you are reporting?

5. If yes to above:

a. Who did you speak to?

b. On what date?

c. How long was the conversation?

d. What was their position?

e. What telephone number did you call?

f. What is the name of the employee of your company that spoke directly to the above party?

g. What is the position of the employee of your company that spoke directly to the above party?

h. How long has that employee been employed by your company?

i. What formal training was provided to this employee to investigate items of this kind?

j. Was there any e-mail or written communication between members of your company and the above party?

6. If so, please provide copies of all correspondence; supply copies of any and all conclusive documentation to prove that you in fact conducted a reasonable investigation of the account in question.

7. Provide the date of the commencement of delinquency

8. Provide the SPECIFIC date reporting that these items will cease

Furthermore, In accordance with The Fair Credit Reporting Act, Public law 91-506, Title VI, Section 611, Subsection A-D, please provide the names and business addresses of each individual with whom you verified the above, so that I may follow up.

Enclosed with your response to the above questions I respectfully request a notarized affidavit confirming the information that is provided is true and correct. Also, I do not consent to E-OSCAR as a means of verification as from what I've read it can be highly inaccurate and is lacking any original consumer document with my signature on it.

I know that I've asked for a lot of information from you and I can't thank you enough for your attention to this matter. Have a blessed day!

Best Regards,

YOUR NAME