

YOUR NAME

YOUR ADDRESS

YOUR DATE OF BIRTH

LAST 4 DIGITS OF YOUR SOC#

CREDIT BUREAU NAME

CREDIT BUREAU ADDRESS

TODAY'S DATE

To Whom It May Concern,

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 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.

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 second round you are 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.

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. 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.

I also request that you find the following accounts to be TRUE, CORRECT, COMPLETE, TIMELY, to be of MY OWNERSHIP, to be of MY RESPONSIBILITY, and that your CDIA METRO 2 DATA FIELD FORMATTED REGULATORY REPORTING is compliant. Is the Personal Identifier information alleged in the reported 426 character P-SEGMENT true, correct, and complete to standards of CERTIFIED METRO 2 COMPLIANCE? Please verify and validate physically each and every one of the below listed accounts to be my responsibility or fault. You must promptly delete the deficient reporting accounts or present documented certified proof of all data, every notation, date, balance, calculation, audit, personal identifiers, each of the requisite 426 characters of the exact and fully compliant P6 statement. Any alphanumeric or source 4 code deciding the confirmation of these alleged accounts including the 386 pieces of confirmation to collection must be investigated and found to be 100% TRUE, CORRECT, and COMPLETE or delete these accounts immediately.

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. Also, I know that at best I might receive a bill as "proof" of any debt. From what I've read that is unacceptable and must be an original signed contract.

Sincerely,

YOUR NAME