

[Date] Month Day, year (i.e. June 14, 2018)

VIA Certified U.S. Mail

[Your Name]
[Your Return Street Address]
[City, State, Zip]
[SSN: xxx-xx-xxxx]
[Date of Birth: Month/ Day/ Year (i.e. xx/xx/xxxx)]

[Name of Credit Bureau]
[Credit Bureau Street Address]
[City, State, Zip]

Re: [Request for Reinvestigation Regarding: Deletion of Inaccurate Credit Information]

To: [Credit Bureau]

This letter is in response to [an error] [or errors] in the most recent update of my report. I have taken note that you have corrected some of the previously disputed items. Attached is a copy of the updated and referenced credit report. Listed directly below [are the disputed items] [is the disputed item] and account number, along with the nature of dispute.

[Disputed Item and Account Number]
[Nature of Dispute]

I am aware of the rights I have pursuant to the Fair Credit Reporting Act 15 U.S.C. § 1681 section 611, I demand these items be deleted from all current and future credit reports. I shall assume that 30-days constitutes a “reasonable time” for the reverification of these entries.

Through our interpretation of Section 611(a), it is understood that the failure to reverify these items within 30-days constitutes a reason to promptly drop the information from the credit report. Furthermore, in accordance to Section 611(a) .3(b) I except notification of any

determination in accordance to the disputed information no later than 5 business days after making the determination.

Pursuant to Section 611 (d) of the Fair Credit Reporting Act, please send notification to all other nationwide consumer reporting agencies that the above stated items have been deleted. I would also request that you send an updated report to my address, (as addressed in this letter). In accordance to section 612 stating there is no charge for this notification.

Consequently, if the items of dispute are not deleted, or a response of reinvestigation is not received in a timely manner as described in the FCRA; I will consult with my legal consul for suit, and the appropriate legal action will take place. The deadline governed by the Fair Credit Reporting Act 15 U.S.C. § 1681 Section 611(a), to reinvestigate and determine the accuracy of the disputed information, “before the end of the 30-day period beginning on the date on which the agency [(Credit Bureau)] receives the notice of dispute from the consumer or reseller.”

Respectfully,

[Your signature goes here]

[Your Name]