

[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 Response Regarding: Deletion of Inaccurate Credit Information]

To: [Credit Bureau]

This letter is in response to my initial request for deletion of inaccurate credit information and is therefore acting as a follow up in lieu of an appropriate and timely response from this agency. A copy of the referenced letter (enclosed herewith) was received 30-days ago, noted by receipt, of the delivery via certified U.S. Mail (enclosed herewith).

I am aware of the rights I have, and 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.”

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. Moreover, in accordance to Section 611(a) .3(b) I expect notification of any determination in accordance to the disputed information no later than 5 business days after making the determination.

Furthermore, if this agency continues to neglect response or investigation, such delinquency will be reported and submitted to the Fair Trade Commission (FTC) 10-days after receipt of this notice.

Regards,

[Your signature goes here]

[Your name]