January 1, 2021

Your Full Legal Name

Address

(Address MUST match your driver’s license address)

City, State Zip

SSN: 000-00-0000

Date Of Birth : 1/1/1975

Credit Bureau Address

City, State, Zip

This letter is to formally inform you that I have received my credit report from your company, and upon inspection I’ve found items that are inaccurate.

The Fair Credit Reporting Act, Section 609 (a)(1)(A), states you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. By publishing these inaccurate and unverified items on my credit report and distributing them to 3rd parties you are damaging my reputation and credit worthiness, and I will seek damages if they are not removed and you are unable to provide the necessary documentation

If you do not have any documentation in your files to verify the accuracy of these disputed accounts then please **delete them immediately** as required under Section 611(a)(5)(A)(i). If you are unable to provide me with a copy of said documentation within 30 days of receipt of this letter, you must remove these accounts from my credit report.

NOTE: Do not respond to this letter by saying ‘Account Verified’ without sending supporting documentation. Send me copies of the documents that you have in your file, otherwise delete immediately.

I demand the following accounts be verified or removed immediately.

|  |  |  |
| --- | --- | --- |
| Name of Account | Account Number | Provide Physical Verification |
| Name of Creditor 1 |  | Unverified Account |
| Name of Creditor 2 |  | Unverified Account |
| Name of Creditor 3 |  | Unverified Account |
| Name of Creditor 4 |  | Unverified Account |
| Name of Creditor 5 |  | Unverified Account |
| Name of Creditor 6 |  | Unverified Account |
| Name of Creditor 7 |  | Unverified Account |
| Name of Creditor 8 |  | Unverified Account |
| Name of Creditor 9 |  | Unverified Account |
| Name of Creditor 10 |  | Unverified Account |

\* PLEASE NOTE: I am also requesting that your company remove all non-account holding inquiries over 30 days old.

Thank You,

{INSERT YOUR NAME HERE}

Included Attachments:

1. Copy of my Social Security Card
2. Drivers License is attached

**COPY of SOCIAL SECURITY NUMBER CARD**

**COPY OF ID CARD**

**(Driver’s License, or**

**Your State ID Card)**