

**Certified Mail #** \_\_\_\_\_

To Whom It May Concern,

On \_\_\_\_\_, I wrote to tell you that I had not heard about any specific action taken by you to re-verify the items I had identified in my credit report as inaccurate, outdated or incomplete. Please acknowledge receipt of the attached copies of my correspondence for your review.

Since you have not given me names of persons you contacted for re-verification of the information, nor have you complied within the statutory time period (30 days) to my request for re-verification, I assume that you have not been able to re-verify the information I have disputed. Therefore, you must comply with the Fair Credit Reporting Act and delete the disputed items from my credit report.

I demand that you send me a copy of my updated credit report showing the elimination of the items disputed by me in the attached letters. According to the USC section 1681j, this copy must be provided at no cost to me. Additionally, I demand that it be postmarked within five days after signing the certified mail receipt you are holding.

Your failure to provide me with an updated copy of my credit report with the disputed items deleted will prompt me to pursue my legal rights under 15USC Section 1681n or 1681o of the Fair Credit Reporting act, "Civil liability for willful noncompliance". Your credit bureau may be liable for:

- 1) Any actual damages I sustain due to your failure to delete the items
- 2) Punitive damages as the court may allow
- 3) Cost of the court action, plus attorneys fees

A copy of this letter has been sent to the Federal Trade Commission, the Subcommittee on Banking, Credit and Insurance, and the Department of Business and Professional Regulations (Division of Consumer Complaints.)

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ -- \_\_\_\_\_ -- \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_

Previous Address: \_\_\_\_\_

\_\_\_\_\_

Sincerely,

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_