

-name-

Date of birth:

Social Security #:

Current Address is:

. Previous address was:

I have included a copy of my driver's license, along with a recent bill to confirm my identity and current address. I have NO aliases, or former names.

-date-

To Whom It May Concern:

I recently obtained a copy of my credit report and found items on the report that are not mine and items that are incorrectly reported. I formally request that the following inaccurate items be immediately investigated. They must be removed in order to show my true credit history, as these items should not be on my report. By the provisions of the 15 USC section 1681I of the Fair Credit Reporting Act of 1970, I demand that these items be re-verified and deleted from my report. I understand that these laws require creditors to make me aware that they are going to ask you to apply a debt to my credit report BEFORE doing so. I am demanding that you provide proof that they in fact, did so. The items and account numbers are as follows:

1. Collection: (account number). This item was placed on my credit report by your company who did not personally contact me before hand. Per the Fair Credit Reporting Act please remove this item from my credit report.
2. Collection: (account number). This item was placed on my credit report by your company who did not personally contact me before hand. Per the Fair Credit Reporting Act please remove this item from my credit report.
3. Collection: (account number). This item was placed on my credit report by your company who did not personally contact me before hand. Per the Fair Credit Reporting Act please remove this item from my credit report.

Since 30 days from the receipt of this letter is your allotted time under the law to re-verify these entries, it should be understood that failure to do so within that 30 day period constitutes reason to promptly delete the information from my file (FCRA 15 USC s1681I (5) (a).

Also pursuant to 15 USC s 1681I (6) (a) of the Fair Credit Reporting Act, please notify me when the items have been deleted. You may send an updated copy of my credit report to the above address.

According to the provisions of 15USC section 1681j, there should be no charge for this information.

This letter will be copied, witnessed, and sent via certified mail to insure that it is received, and receipt cannot be disputed.

Warmest regards,