Date
RE:
In reviewing the attached credit bureau report issued by your agency, I have detected an error. The following account(s) is/are reported inaccurately:
Company Name:Account Number:
Under the provisions of the 1977 Federal Fair Credit Reporting Act, I hereby request that your agency prove to me in writing the accuracy of the reporting of this account. Under the terms of the Act and succeeding court cases, you have 30 days to prove such accuracy or remove the account entirely from my report. I ask that you do so.
This letter was sent certified mail, return receipt requested. I expect a response within the 30-day period. Should I not hear promptly from you, I will follow up with whatever action necessary to cause my report to be corrected.
Please feel free to call me if you have any questions. My home phone number is, and my office number is
Sincerely,