

{client_first_name} {client_last_name}
{client_address}
{bdate}
{ss_number}
{bureau_address}
{curr_date}

To Whom It May Concern,

This letter is a formal complaint that you have ignored my previous request and failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish. Credit reporting laws ensure that bureaus report only 100% accurate credit information and every step must be taken to assure the information reported is completely accurate and correct. Please refer to my previous letter for the information that needs to be re-investigated.

{dispute_item_and_explanation}

The information must be deleted from my report as soon as possible. The information is inaccurate and misleading and as such represents a very serious error in your reporting.

Under federal law, you have thirty (30) days to complete your re-investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your re-investigation.

Sincerely yours,
{client_signature}

{client_first_name} {client_last_name}