

{client\_first\_name} {client\_last\_name}  
{client\_address}  
{bdate}  
{ss\_number}  
{creditor\_name}  
{creditor\_address}  
{creditor\_city}, {creditor\_state} {creditor\_zip}

Attn: Customer Relations Department

{curr\_date}

To Whom It May Concern,

I am in disagreement with the information listed below which you reported to the credit agencies and still appear on my credit report, even after your investigation. I would like these item(s) immediately re-investigated and removed. These inaccuracies are impacting my credit rating.

**{Creditor/Collector Name & Account Number + Reason + Instruction}**

Please confirm you have completed your investigation and corrections by notifying by mail. Your cooperation and prompt attention are appreciated.

Sincerely yours,

{client\_signature}

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{client\_first\_name} {client\_last\_name}