

Your Name
Your Address
City, State, Zip
SSN:
DOB:

Date:

Credit Bureau Name
Address
City, State, Zip

To Whom It May Concern:

Please accept this letter as my formal written request for the following items on my credit report to be investigated.

According to the Fair Credit Reporting Act, **15 U.S.C. § 1681 Section 609 (a)(1)(A)**, you are **required by federal law to verify** - through the physical verification of the original signed consumer contract (not copies of original) - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail, or email in a fraudulent account.

I demand to see Verifiable Proof (**an original Consumer Contract with my Signature on it, not a copy**) that you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately:

1. Name of Account - Account Number - Unverified Account
2. Name of Account - Account Number - Unverified Account....

Please remove all non-account holding inquiries over 30 days old.

Please add a Promotional Suppression to my credit file.

In WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.

Signed, sealed, and delivered in the presence of:

_____ Printed Name

_____ Autograph

State of _____
County of _____

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared (**Your Name**)_____, who is personally known to me or who has produced proper identification and who executed the foregoing instrument and **he/she** acknowledged before me that **he/she** executed the same.

WITNESS my hand and official seal in the County and State aforesaid this ____ day of _____ 20____.

Notary Signature

Notary Public Printed Name: _____

Seal:

My Commission expires: _____