

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

Date:

Credit Bureau
Address
City, State, Zip

To Whom It May Concern:

Please be advised that this is my **SECOND WRITTEN REQUEST** for you to remove the unverified accounts listed below that remain on my credit report in violation of 15 U.S.C. § 1681. The unverified items listed below remain on my credit report in violation of Federal Law. You are required under the FCRA to have a copy of the original creditors documentation on file to verify that this information is mine and is correct. In the results of your first investigation, you stated in writing that you “**verified**” That these items are being “**reported correctly**”.

Who in your company verified these accounts? How did they verify them? Please provide me with the name of the individual, business address and telephone number of the person or business contacted during your reinvestigation. Also, why did you not send me copies of the verification like I asked?

As I am sure you are well aware, current case law states that Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources. The courts have ordered that a “Reinvestigation” that merely shifts the burden back to the consumer and the credit grants cannot fulfill the obligations proposed by 15 U.S.C. § 1681(a)(4).

You have **NOT** provided me a copy of ANY original documentation required under **Section 609 (a)(1)(A) & Section 611 (a)(1)(A)** (a consumer contract with my signature on it) and under **Section 611 (5)(A)** of the FCRA - you are required to “...**promptly DELETE all information which cannot be verified.**”

The law is very clear as to the Civil liability and the remedy available to me for “negligent noncompliance” (**Section 617**) if you fail to comply. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted 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: _____