Client First/Last Name
Client DOB
Client SSN
Client Address
City, State Zip
Client Email

DATE

Credit Bureau Name
Credit Bureau Address
City, State Zip

Re: You are in violation of 15 U.S. Code 1681i(5), Treatment of Inaccurate or Unverifiable Information

To Whom It May Concern:

I pulled a copy of my *Insert credit bureau* consumer report and noticed the following account was REINSERTED in my credit file. It is as follows:

Creditor:
Account Number:

I need your agency to realize that these companies reporting this information are NOT even trustworthy in the first place. My credit report is not the only credit report that has issues with these companies as you are aware you get tons of letters of complaints from consumers also in my situation.

The furnishers of this information are UNRELIABLE. Go look at the CFPB complaints against them. Go look up any lawsuits against them. Go look at the BBB complaints against them. These are unreliable entities so you need to do your own REASONABLE INVESTIGATION.

It is NOT reasonable for your agency to just rely on the furnisher to give accurate information because they are clearly UNRELIABLE so if you do NOT conduct a REASONABLE investigation, this is my evidence to begin a lawsuit against you for FAIRNESS.

The Fair Credit Reporting Act's procedure in case of disputed accuracy section, 15 USC 1681i, more specifically 15 USC 1681i(5)(B)(ii) says:

(ii)Notice to consumer
If any information that has been deleted from a consumer's file pursuant to subparagraph (A) is reinserted in the file, the consumer reporting agency shall notify the consumer of the reinsertion in writing not later than 5 business days after the reinsertion or, if authorized by the consumer for that purpose, by any other means available to the agency.

I require PROOF with a TRACKING ID # that your agency followed this procedure and notified me in writing no later than 5 business days after the reinsertion, or you have violated the FCRA and I will take legal action against your agency to maintain my credit worthiness if need be.

The Fair Credit Reporting Act's procedure in case of disputed accuracy section, 15 USC 1681i, more specifically 15 USC 1681i(5)(C) says:

(C)Procedures to prevent reappearance
A consumer reporting agency shall maintain reasonable procedures designed to prevent the reappearance in a consumer's file, and in consumer reports on the consumer, of information that is deleted pursuant to this paragraph (other than information that is reinserted in accordance with subparagraph (B)(i)).

Insert Credit Bureau SHALL maintain reasonable procedures designed to prevent the reappearance of this information. I require PROOF that *Insert Credit Bureau*maintained reasonable procedures to perform this, or this item SHALL be deleted immediately! Continuing to report this information is contributing to defamation of my character AND deprivation of my rights as a consumer that is suffering from mental anguish when I attempt to apply for credit. Delete the item immediately!

Again, I require PROOF with a TRACKING ID # that your agency followed this procedure and notified me in writing no later than 5 business days after the reinsertion, or you have violated the FCRA and I will take legal action against your agency to maintain my credit worthiness if need be.

Best Regards,

Client Name

Enclosed: copy of ID and Utility Bill showing proof of address