

Round 1 Letter

[Enter Date Here]

Your Name

Address

City, State Zip

SSN: 000-00-0000 | DOB: 1/1/1970

Equifax

P.O. Box 740256

Atlanta, GA 30374-0256

According to the Fair Credit Reporting Act, **Section 609 (a)(1)(A)**, **you are required by federal law to verify** - through the physical verification of the original signed consumer contract - 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**) 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 with a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately.

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

* Please add a **Promotional Suppression** to my credit file.

| Name of Account | Account Number | Provide Physical Verification |
|-----------------|----------------|-------------------------------|
| Chase Bank | 1234567890 | Unverified Account |
| Creditor 2 | etc | Unverified Account |
| Creditor 3 | | Unverified Account |
| Creditor 4 | | Unverified Account |
| Creditor 5 | | Unverified Account |
| Creditor 6 | | Unverified Account |
| Creditor 7 | | Unverified Account |
| Creditor 8 | | Unverified Account |
| Creditor 9 | | Unverified Account |

| | | |
|-------------|--|--------------------|
| Creditor 10 | | Unverified Account |
| Creditor 11 | | Unverified Account |
| Creditor 12 | | Unverified Account |
| Creditor 13 | | Unverified Account |
| Creditor 14 | | Unverified Account |
| Creditor 15 | | Unverified Account |
| Creditor 16 | | Unverified Account |
| Creditor 17 | | Unverified Account |
| Creditor 18 | | Unverified Account |
| Creditor 19 | | Unverified Account |
| Creditor 20 | | Unverified Account |
| Creditor 21 | | Unverified Account |
| Creditor 22 | | Unverified Account |

Thank You,
 {YOUR NAME HERE}

HERE IS WHERE YOU GET A NOTARY SIGNATURE

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: {PRINT YOUR NAME HERE}

Signature

**STATE OF
 COUNTY OF**

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced _____ as 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
_____ 2023.

Notary Public

Printed Name:

My commission expires:

Round 2 Letter

[Enter Date Here]

Your Name

Address

City, State Zip

SSN: 000-00-0000 | DOB: 1/1/1970

Equifax

P.O. Box 740256

Atlanta, GA 30374-0256

Please be advised this is my SECOND WRITTEN REQUEST. 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 verified these accounts?

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.

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

| Name of Account | Account Number | Provide Physical Verification |
|-----------------|----------------|-------------------------------|
| Creditor 1 | 1234567890 | Unverified Account |
| Creditor 2 | etc | Unverified Account |
| Creditor 3 | | Unverified Account |
| Creditor 4 | | Unverified Account |
| Creditor 5 | | Unverified Account |
| Creditor 6 | | Unverified Account |
| Creditor 7 | | Unverified Account |

| | | |
|-------------|--|--------------------|
| Creditor 8 | | Unverified Account |
| Creditor 9 | | Unverified Account |
| Creditor 10 | | Unverified Account |
| Creditor 11 | | Unverified Account |
| Creditor 12 | | Unverified Account |
| Creditor 13 | | Unverified Account |
| Creditor 14 | | Unverified Account |
| Creditor 15 | | Unverified Account |
| Creditor 16 | | Unverified Account |
| Creditor 17 | | Unverified Account |
| Creditor 18 | | Unverified Account |
| Creditor 19 | | Unverified Account |
| Creditor 20 | | Unverified Account |
| Creditor 21 | | Unverified Account |
| Creditor 22 | | Unverified Account |

Thank You,
 {YOUR NAME HERE}

HERE IS WHERE YOU GET A NOTARY SIGNATURE

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: {PRINT YOUR NAME HERE}

Signature

**STATE OF
 COUNTY OF**

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared { YOUR NAME HERE }, who is personally known to me or who has produced _____ as 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
_____ 2023.

Notary Public

Printed Name:

My commission expires:

Round 3 Letter

[Enter Date Here]

Your Name

Address

City, State Zip

SSN: 000-00-0000 | DOB: 1/1/1970

Equifax

P.O. Box 740256

Atlanta, GA 30374-0256\

Please be advised this is my THIRD WRITTEN REQUEST and FINAL WARNING that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.

Despite two written requests, the unverified items listed below still 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 and subsequent reinvestigation, you stated in writing that you “**verified**” that these items are being “**reported correctly**” ?

Who verified these accounts? You have **NOT** provided me a copy of ANY original documentation (a consumer contract with my signature on it) as required under **Section 609 (a)(1)(A) & Section 611 (a)(1)(A)**. Furthermore you have failed to provide the method of verification as required under **Section 611 (a) (7)**. Please be advised that 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 (**Section 616 & 617**) if you fail to comply with Federal Law. 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.

| Name of Account | Account Number | Provide Physical Verification |
|-----------------|----------------|-------------------------------|
| Creditor 1 | 1234567890 | Unverified Account |
| Creditor 2 | etc | Unverified Account |
| Creditor 3 | | Unverified Account |
| Creditor 4 | | Unverified Account |

| | | |
|-------------|--|--------------------|
| Creditor 5 | | Unverified Account |
| Creditor 6 | | Unverified Account |
| Creditor 7 | | Unverified Account |
| Creditor 8 | | Unverified Account |
| Creditor 9 | | Unverified Account |
| Creditor 10 | | Unverified Account |
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| Creditor 13 | | Unverified Account |
| Creditor 14 | | Unverified Account |
| Creditor 15 | | Unverified Account |
| Creditor 16 | | Unverified Account |
| Creditor 17 | | Unverified Account |
| Creditor 18 | | Unverified Account |
| Creditor 19 | | Unverified Account |
| Creditor 20 | | Unverified Account |
| Creditor 21 | | Unverified Account |
| Creditor 22 | | Unverified Account |

Thank You,
 {YOUR NAME HERE}

HERE IS WHERE YOU GET A NOTARY SIGNATURE

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: {PRINT YOUR NAME HERE}

Signature

**STATE OF
COUNTY OF**

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared **{ YOUR NAME HERE }**, who is personally known to me or who has produced _____ as 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 _____ 2023.

Notary Public
Printed Name:
My commission expires:

COPY of SSN CARD

COPY OF ID CARD

**(Driver's License, Passport or
State ID Card)**

Round 4 EQUIFAX Letter

[Enter Date Here]

Your Name

Address

City, State Zip

SSN: 000-00-0000 | DOB: 1/1/1970

Equifax

P.O. Box 740256

Atlanta, GA 30374-0256

NOTICE OF PENDING LITIGATION SEEKING RELIEF AND MONETARY DAMAGES UNDER FCRA SECTION 616 & SECTION 617

Please accept this final written OFFER OF SETTLEMENT BEFORE LITIGATION as my attempt to amicably resolve your continued violation of the Fair Credit Reporting Act regarding your refusal to delete UNVERIFIED information from my consumer file. I intend to pursue litigation in accordance with the FCRA to seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 if the UNVERIFIED items listed below are not deleted immediately. A copy of this letter as well as copies of the three written letters sent to you previously will also become part of a formal complaint to the Federal Trade Commission and shall be used as evidence in pending litigation provided you fail to comply with this offer of settlement.

Despite three written requests, the unverified items listed below still 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 investigations, you stated in writing that you “**verified**” that these items are being “**reported correctly**”? Who verified these accounts? You have **NOT** provided me a copy of ANY original documentation (a consumer contract with my signature on it) as required under **Section 609 (a)(1)(A) & Section 611 (a)(1)(A)**. Furthermore you have failed to provide the method of verification as required under **Section 611 (a) (7)**. Please be advised that 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 (**Section 616 & 617**) if you fail to comply with Federal Law. 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.

Thank You,

| Name of Account | Account Number | Provide Physical Verification |
|-----------------|----------------|-------------------------------|
|-----------------|----------------|-------------------------------|

{YOUR NAME HERE}

HERE IS WHERE YOU GET A NOTARY SIGNATURE

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: **{PRINT YOUR NAME HERE}**

Signature

**STATE OF
COUNTY OF**

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared **{ YOUR NAME HERE }**, who is personally known to me or who has produced _____ as 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 _____ 2023.

Notary Public

Printed Name:

My commission expires:

COPY of SSN CARD

COPY OF ID CARD

**(Driver's License, Passport or
State ID Card)**