

Sample Letter Method of verification

Your Name

Your Address

City, State Zip code

Collection Company

Address

City, State Zip code

Dear Equifax,

I regret that I must write yet another letter, consuming more of our time. On (date), I sent a request to delete (name, account #, and information such as the falsely reported balance).

However, instead of deleting the account, I received a generic form letter, which I perceive as either sloppy work or a stalling tactic. Therefore, I now insist that you provide me with your method of verification for retaining the account, which I believe is falsely reported.

Please provide me with the following:

1. Your detailed and specific method for determining the accuracy of the account, including the full account number and all relevant dates.
2. The name(s) of the individual(s) who conducted the investigation.
3. The contact information for the person(s) verifying the account so I can communicate with them directly if necessary.

If you are unable to provide all of the above information within 15 days, as required by law for follow-up requests, you must delete the account. I expect a timely and satisfactory response as soon as possible.

Handwritten signature

Name

Address

