

Credit Bureau

PO Box

City, State, Zip code

Date Re: Account # <

Dear Credit Representative:

I am disputing the account stated above. Previously, I disputed this account information as being inaccurate, and you responded by stating you were able to verify this debt. But how is that possible? Under the laws of the FDCPA, I have contacted the collection agency <name the company> myself, and they have failed to verify that this is indeed my debt.

I enclose copies of my requests to the collection agency, asking them to validate the debt, as well as the receipts showing I sent this letter by certified signature request. I was given no evidence of my obligation to pay this debt to this collection agency. This debt is not mine.

The Fair Credit Reporting act requires you to verify the validity of this within 30 days. If the validity cannot be verified, you are obligated by law to remove it from my credit file. I urge you to remove this account before I am forced to take legal action. In the event that you cannot verify the item pursuant to FCRA, and you continue to report it on my credit, I will find it necessary to sue for actual damages and declaratory relief. According to FCRA regulations, I may sue you in any qualified state or federal court, including small claims court in my area.

I look forward to a swift and amicable resolution to this matter.

Sincerely,

sign the letter

Your name typed