**[first\_name] [last\_name]**  
**[address]  
[city], [state] [postal\_code]**  
  
**DOB: [b-date]**

**SSN: [last four]**

**[bureau\_name]  
[bureau\_address]**

**[current date]**

**Attention Report Team at [bureau\_name]**  
      
I am sending this to you today because I have pulled my most recent credit report and I am extremely confused. It is very troubling as these items are reporting as incorrect and inaccurate information. I would appreciate your assistance to solve these problems.

I have done research at my end and as you and myself both aware, there are laws that guarantee that credit bureaus report accurate information. According to the FCRA, the information provided should be 100% accurate, 100% verifiable, and reported in a timely fashion. I am well aware you have 30 days to complete this investigation. Your failure to comply with federal regulations is a serious violation of the Fair Credit Reporting Act and could possibly result in an investigation by the Federal Trade Commission.

I must demand that you run a thorough investigation for each and every mistake listed, and a complete report MUST be provided to me after you have completed the investigation.

**[item you want to dispute]**  
  
Please see the above inquiries as well.   
  
The **Fair Credit Reporting Act** also states that the only permissible purpose for pulling someone’s credit report is:  
  
A) Firm offer of credit  
B) Insurance  
C) A court order  
D) Employment, for a firm offer of credit, a court order, insurance, or employment. None of the above applies to the inquiries on my credit report. Please erase them immediately.

Any and all private information should be reporting as the following and other information should be deleted from my credit file:

Name: **[first\_name] [last\_name]**  
Date of Birth: **[b-date]**  
Social Security: **[social\_security\_number]**

Thank you for taking the time to look into these, I am very excited to hear back from you!

Sincerely,  
**[first\_name] [last\_name]**