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

**SSN: [last four]**

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

**[current date]**

Dear **[bureau\_name]**,

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.

Under the **FCRA**, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.  
  
I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit.

**I demand the following accounts be verified or removed immediately.**

**[item you want to dispute]**

\*  Please add a Promotional Suppression to my credit file.  
\*  Please remove all non-account holding inquiries over 30 days old.  
  
With **Regards**,  
**[first\_name] [last\_name]**

CC: Federal Trade Commission, Office of the Attorney General, Department of Banking and Fair Credit Finance, Office of Thrift Supervision, Better Business Bureau.