**[first name] [last name]**  
**[address]  
[city], [state] [postal code]**

**DOB: [b-date]     
  
SSN: [last four]**

**Date: [current date]**

**[company]**  
**[company address]**

**I received a copy of my credit report and found the following inaccurate items which are reporting in error:**

[account name , account number]

Under the provisions of the Fair Credit Reporting Act, I advise that these items be investigated and removed from my report. It is my understanding that you will verify these items with the creditor who has reported them. Please remove any information that the creditor cannot verify. According to 15 U.S.C. Sec. 1681i(a), you by law, must complete this reinvestigation within 30 days of receipt of this letter.

**Send back an updated copy of my credit report to the above address. I also request that you send notices of corrections to anyone who received my credit report in the past six months.**

**Thank you for your time and attention.**

**Sincerely,**[first name] [last name]