

Dear Sir/Madam,

Re: Account Number

This letter is to dispute the account referenced above. I have already disputed this information with the credit bureaus .

I have contacted you previously regarding this account, and you have not responded to me. If you cannot verify this information pursuant to the FCRA, and it continues to appear on my credit report, I shall find it necessary to sue you for defamation damages and declaratory relief.

Under the FCRA, a creditor has the responsibility to investigate and verify the information reported to the credit bureaus, and consumers have the right to sue if their request for verification is not complied with.

I look forward to a speedy resolution of this issue.

Sincerely,

Your Signature

&lt;br style="clear: both;"&gt;