Date

Your Name

Your Address
City, State, Zip

Credit Bureau Name

Bureau Address
City, State, Zip

RE: Dispute Letter of date you sent in first or subsequent requests

To Whom it May Concern,

This letter is formal notice that you have failed to respond to my dispute letter of (date). I sent this letter registered mail and have enclosed a copy of the return receipt which you signed on (date).

As you are well aware, federal law requires you to respond within 30 days. It has now been over that period since the receipt of my letter. As you are no doubt aware, failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC. Obviously, I am maintaining detailed records of all my correspondence with you.

I am aware that you may have misplaced my letters or have failed to respond to my letter because of an oversight due to the high volume of the requests you receive daily. If this is the case, I'm sure you'll want to handle this matter as soon as possible. For this purpose, I have included a copy of my original request, the dated receipt of your reception of the original letter and a copy of the proof verifying the incorrectness of the credit item you have mistakenly placed on my records.

The following information therefore needs to be verified and deleted from the report as soon as possible:

CREDITOR AGENCY - Account #123-34567-ABC

Please delete this erroneous item from my credit report as soon as possible.

Sincerely,

Your Signature

Your Name

SSN# 123-45-6789

Attachment included