

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

Please send me my **free credit profile** which I'm entitled to once a year according to the **Fair Credit Reporting Act ("FCRA")**.

I would appreciate your immediate attention to this matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

On 01/01/1111, I sent you a request for a copy of my **credit profile**. But as of today, I have not received a response from you.

I would appreciate your immediate attention to this matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

I have been declined for credit within the last sixty (60) days. The **Fair Credit Reporting Act ("FCRA")** states that I am entitled to a **free credit profile**. Please forward me a copy of my free credit profile.

I would appreciate your immediate attention to this matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

I received a **partial copy** of my **credit profile** with some results regarding disputes I previously submitted. I am requesting a **complete copy** of my **credit profile** so I can review all changes and possible inaccurate, incomplete or unverifiable items that remain.

I would appreciate your immediate attention to this matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
Consumers Relation Department
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

My name is John Consumer. I recently requested a copy of my **credit report** from your company. Enclosed with my request was all personal information requested by you.

I received a letter back from your company asking for more personal information because the information you received was insufficient to obtain my credit report.

I have enclosed a copy of my **driver license, social security card, and a copy of my recent bank and credit card statement dated within the last 30-60 days.** A copy of my **utility bill and cable bill** are also included as back up. My notarized signature will be located at the end of this request for my credit report.

Your immediate attention to this important matter is appreciated. If I do not receive a copy of my credit report in **10-14 days**, I will have no other choice but to **contact the Federal Trade Commission and file a complaint.**

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

My name is John Consumer, and I recently requested a copy of my **credit report** from your company. Enclosed with my request was all of the personal information that was requested by you.

Notwithstanding my aforementioned compliance with your request, I received notice back from your company asking for more personal information, as the information you have already received was insufficient to obtain my **credit report**.

Accordingly, enclosed please also find a copy of my: **(1) driver's license; (2) social security card; (3) recent bank and credit card statement dated within the last 30-60 days; (4) utility bill; and (5) cable bill as additional back up**. My notarized signature will be located at the end of this request for my credit report.

Your immediate attention to this important matter is appreciated. If I do not receive a copy of my credit report within 10-14 days, then I will have no other choice but to contact the **Federal Trade Commission** and file a complaint.

Please be guided accordingly.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Customer Relations Department

Date

To Whom It May Concern:

On 01/01/1111, I sent you a copy of my credit profile with some items marked as incorrect. I believe sufficient time has passed for you to complete your investigation, and change such items.

According to the **Fair Credit Reporting Act ("FCRA")**, if you cannot verify the accuracy of this information, you must remove it from my credit profile.

Failure to do so may result in damages incurred by me, including, but not limited to, negatively affecting my credit score and/or the inability to obtain financing.

Please forward a copy of my credit profile immediately.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

I have received your response to my dispute of the incorrect spelling of my name, current and previous addresses, and current and previous employment listed in my credit profile.

Your multiple "A.K.A." give the false impression that I attempted to obtain credit under different names, addresses, and employment.

This is highly damaging to my credit profile. Under the **Fair Credit Reporting Act ("FCRA")**, it is your responsibility to ensure and verify the inaccuracies in my credit profile.

I hereby demand that you immediately take whatever action is necessary to correct this situation. Proof of identification is enclosed.

Should you fail to correct this situation in the next **fifteen (15) days**, I shall instruct my attorney to file a lawsuit to recover any and all damages incurred by me, including but not limited to, the negative impact on my credit score and any inability to obtain financing resulting from same.

Additionally, I will file a complaint with the **Federal Trade Commission ("FTC")** and office of the Attorney General.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

CREDITOR
1 Main Street
Any Town, USA 12345

Date

Account # 12345678

To Whom It May Concern:

I have recently obtained a copy of my credit profile. It shows that the above referenced account with your company was reported as a negative account in my name. To the best of my recollection, I have never had an account with your company. This account must belong to someone with a similar name.

This information is extremely detrimental to my credit score.

Please immediately verify this information, and correct it with all credit bureaus as required by the **Fair Credit Reporting Act ("FCRA")**.

Failure to do so may result in damages incurred by me, including but not limited to, negatively affecting my credit score and/or the inability to obtain financing.

I would appreciate your immediate attention to this matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
1 Main Street
Any Town, USA 12345
Attn: Legal Department

Date

To Whom It May Concern:

On 01/01/1111, I sent your Consumer Relations Department a follow up letter stating that they ignored my dispute of certain incorrect items on my credit profile.

To date, you are still violating your obligations pursuant to the **Fair Credit Reporting Act ("FCRA")**, which requires that your company correct or remove any information if found to be incorrect or unverifiable.

If you claim to have verified any of the disputed items, then please forward to me the documentary evidence (the fact that someone simply says that the items are correct is not sufficient evidence) used for verification. Additionally, please furnish me with the name and address of anyone who verified such information.

Failure to do so may result in damages incurred by me, including but not limited to, negatively affecting my credit score and/or the inability to obtain financing.

Should you fail to correct this situation within ten (10) days, I shall instruct my attorney to file a lawsuit to recover damages against your company pursuant to the **FCRA** in addition to filing a complaint with the **Federal Trade Commission**.

Please forward a copy of my credit profile immediately.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123/45/6789

CREDITOR
1 Main Street
Any Town, USA 12345
Attn: Consumer Relations Department

Date

Account # 123456789

To Whom It May Concern:

I have recently reviewed a copy of my credit profile. It shows that the above referenced account is being reported as negative and affecting my credit score.

This account has been inactive for more than **seven (7) years**. According to the **Fair Credit Reporting Act ("FCRA")**, this information must be deleted from my credit profile.

Additionally, this debt is past the statute of limitations, uncollectable, and is no longer valid.

I hereby demand that you immediately delete this item from my credit profile as required by the **FCRA**. Failure to do so may result in damages incurred by me, including but not limited to, negatively affecting my credit score and/or the inability to obtain financing.

I would appreciate your immediate attention to this matter.

Sincerely,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Credit Bureau
Consumers Relation Dept.
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

I previously disputed inquires that were outdated (approximately 2 years old), as well as duplicate inquiries in a short period of time from the same creditor, which I did not authorize. I also disputed inquires that I never authorized, and never applied for credit with creditors listed. Inquiries will negatively affect my credit score.

I hereby demand that you immediately delete the inaccurate information from my credit profile as required by the **Fair Credit Reporting Act ("FCRA")**. Failure to do so may result in damages incurred by me, including but not limited to, negatively affecting my credit score and/or my ability to obtain financing.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789

Creditor
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

I am requesting to opt out of all future promotions from your company. Please immediately remove my name from any and all promotional mailing and telemarketing lists from your company and its affiliates.

Additionally, please cease any and all distribution of my personal information with any of your company's competitors immediately.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/10/1111
SS# 123-45-6789

Credit Bureau
Consumers Relation Department
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

I am requesting that the **security freeze** I placed on my credit profile be lifted immediately. I give full authorization to any creditor or employer requesting my credit profile to complete an application.

Enclosed please find a copy of my **driver's license, social security card, and proof of address.**

The **personal identification number** given to me at the time of my **security freeze** was 1234567.

Thank you for your immediate attention to this urgent matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/10/1111
SS# 123-45-6789

Credit Bureau
Consumers Relation Department
1 Main Street
Any Town, USA 12345

Date

To Whom It May Concern:

I am requesting that the **Fraud Alert** I placed on my credit profile be lifted immediately. I give full authorization to any creditor requesting my credit profile to complete an application.

Enclosed please find a copy of my **driver's license, social security card, and proof of address.**

I thank you for your immediate attention to this urgent matter.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/10/1111
SS# 123-45-6789

Federal Trade Commission
Washington, DC 20580

Date

To Whom It May Concern:

On 01/01/1111, I sent disputed items to the credit bureau which I believe are inaccurate, incomplete, or cannot be verified. The **Fair Credit Reporting Act ("FCRA")** states that the credit bureaus have thirty (30) days to respond to my disputes.

Accordingly, the credit bureaus have failed to respond and have forced me to send a letter to the **Consumer Relations Department** requesting them to act immediately upon my request.

To date, they have failed to answer any of my requests and enclosed are the supporting documents that were sent to the bureaus.

Should you fail to correct this situation within fifteen (15) days, I shall instruct my attorney to immediately file a lawsuit to recover any damages incurred by me pursuant to the **FCRA**.

Sincerely yours,

John Consumer
1 Main Street
Any Town, USA 12345
DOB 01/01/1111
SS# 123-45-6789