
Date: _____

This is a request for you to re-investigate the following items which appear on my credit report:

The following personal information about me is incorrect:

Erroneous Information

Correct Information

The following accounts are not mine:

Creditor's Name

Account Number

Explanation

The account status is incorrect for the following accounts:

Creditor's Name

Account Number

Correct Status

The following information is too old to be included in my report:

Creditor's Name

Account Number

Date of Last Activity

The following inquiries are older than two years:

Creditor's Name

Date of Inquiry

The following inquiries were not authorized:

Creditor's Name

Date of Inquiry

Explanation

The following accounts were closed by me and should say so:

Creditor's Name

Account Number

[] Other incorrect information:

Explanation

I understand that you will check each item, above, with the credit grantor reporting the information, and remove any information the credit grantor cannot verify. I further understand that under 15 U.S.C. Sec. 1681i(a), you must complete your reinvestigation within 30 days of receipt of this letter. Thank you for your attention to this matter.

Sincerely,

[your signature]

Name: _____

Address: _____

Home phone: _____

Social Security number: _____

Enclosures: _____

(list any)