

Date: _____

To Whom It May Concern:

On _____, I sent you a request to re-investigate several items which were on my credit report. I have enclosed a photocopy of my original request. The federal Fair Credit Reporting Act requires that you complete your reinvestigation of my request within 30 days. It has been more than 30 days.

I assume that I have not received a reply because you have been unable to verify the information. Therefore, please remove the incorrect items from my credit report at once and send a corrected credit report to me and to anyone who has requested a copy of my credit report within the previous six months, or within the previous two years if requested for employment purposes.

Thank you for your immediate attention to this matter. I have sent a copy of this letter to the Federal Trade Commission.

Sincerely,

[your signature]

Name: _____

Address: _____

Home phone: _____

Social Security number: _____

cc: Federal Trade Commission