

CREDIT BUREAU FAILURE TO RESPOND WITHIN 37 DAYS

Your Full Name
Your Address
Your City, State, Zip

Date

Credit Bureau Name
Credit Bureau Address
Credit Bureau City, State Zip

To Whom It May Concern:

On **[insert date]** you received the attached letter, which I sent you certified mail with return receipt. Since you have failed to respond within the required 37 days as stipulated under section 15 U.S.C. §1681i(a)(1)(A) & (3)(B) of the FCRA, you must immediately delete the accounts referenced below from my credit report:

[list account(s) here]

As per my original request, please provide me with a complete and detailed copy of my credit showing the deletion of the above items.

THIS IS NOT A REQUEST FOR A REINVESTIGATION. YOUR FAILURE TO RESPOND TO MY INITIAL DISPUTE IN THE TIMEFRAME ALLOTTED BY THE FCRA MEANS THAT YOU MUST DELETE THESE ITEMS FROM MY CREDIT REPORT PURSUANT TO 15 U.S.C. §1681i(a)(1)(A).

IF I DON'T RECEIVE AN UPDATED COPY OF MY REPORT SHOWING THE ABOVE ITEMS DELETED WITHIN 30 DAYS OF RECEIPT OF THIS LETTER, I WILL FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION AND YOUR STATE'S ATTORNEY GENERAL, AND FILE SUIT AGAINST YOUR COMPANY FOR DAMAGES IN FEDERAL DISTRICT COURT.

Sincerely,

[sign your name here]

Your Name
SSN and DOB