

LETTER OF COMPLAINT TO THE FTC (FOR FAILURE TO INVESTIGATE)

Your Name
Your Address
Your City, State Zip

Date

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580

Re: Complaint

To Whom It May Concern:

On **[insert date received]**, **[insert name of credit bureau]** received the attached dispute letter. **[insert name of credit bureau]** failed to respond to my reinvestigation request within the timeframe required by 15 U.S.C. §1681i(a)(1)(A) & (3)(B).

On **[insert date received]**, **[insert name of credit bureau]** received a second letter (also attached) notifying them of their failure to respond and demanding that the disputed items be removed pursuant to 15 U.S.C. §1681i(a)(1)(A). After another 30 days, they are still in non-compliance.

This non-compliance is causing me serious personal and financial hardship. Therefore, I am requesting that your agency assist me in this matter. I can be reached at the above address or **[insert phone numbers where you can easily be reached]**.

Thank you in advance for any help you can provide me in resolving this issue.

Sincerely,

[sign your name here]

Your Name

cc: Credit Bureau **[Send a copy to the bureau so they know of the complaint and can take action.]**