Date

Your Name

Address

Credit Reporting Agency Address

Name of Original Creditor

Original Creditor Address

I am writing this letter in regards to the account (Account Name - Account #) referenced above that is being listed on my credit report by **(NAME OF**

**COMPANY**). This account has not been properly verified and as you know failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC.

For obvious reasons, I am maintaining very detailed records of all my correspondence with you in preparation to file a complaint with the Attorney General’s office and the Consumer Financial Protection Bureau if you continue to list this item on my credit report. I was given no evidence of my obligation to pay this debt to this collection agency.

The FCRA requires you to verify the validity of the item within 30 days. If the account can not be verified, **you are obligated by law to remove the item** and if you do verify this item please provide the complete name of the person who verified this information, telephone number, the date you spoke, all documentation provided to you, and the method of verification as well.

In the event that you can not verify the item pursuant to the FCRA, and you continue to list the disputed item on my credit report I will find it necessary to sue you for actual damages and declaratory relief under the FCRA.

According to this regulation, I may sue you in any qualified state or federal court, including small claims court in my area. While I prefer not to litigate, I will use the courts as needed to enforce my rights under the FCRA.

Best Regards,

**Last:First-Middle** [Agent/Beneficiary]

Without Prejudice, All Natural Inalienable Rights

Reserved