

<<<<<< Today's Date >>>>>>

ATTN: CUSTOMER RELATIONS DEPARTMENT

<<<<<< replace with Credit Bureau name >>>>>>

<<<<<< replace with Credit Bureau address >>>>>>

Dear <<<<<< replace with Credit Bureau name >>>>>>

I have been around and around with your company regarding the errors which I have.  
And they continue to remain in my consumer credit report.

I am again noting that problems have been discovered and they continue to remain unresolved.  
I don't know how to better state my problem nor do I know how to correct the errors.

The following accounts are not mine.

Account Name & Numbers

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Since you have not given me names of persons with their business addresses that you contacted for re-  
verification of the information, so that I could follow up as I requested,  
I assume that you have not been able to verify the information I have disputed.

If this problem continues and I am forced to seek some form of professional assistance,  
you have been forewarned of the harm which this problem is causing me.

I shall assume that 30 days constitutes a "reasonable time" to complete these actions  
unless you immediately notify me otherwise.

Send me an updated copy of my credit report with these items deleted.

Thanks,

<<<<<< replace with your name >>>>>>

<<<<<< replace with your address >>>>>>

<<<<<< replace with your Social Security Number >>>>>>