

[client_first_name] [client_middle_name] [client_last_name]
[client_address]
[client_city], [client_state] [client_postal_code]

SSN: [ss_number] DOB: [bdate]

I am communicating because there is false or incorrect information on my consumer report and I need it removed and my report corrected immediately.

The FCRA imposes several obligations on Consumer Reporting Agencies, including obligations to: (1) follow reasonable procedures to assure the maximum possible accuracy of the information in Consumer Reports, 15 U.S.C. § 1681e(b), and (2) upon a consumer's request, disclose to the consumer all information contained in the consumer's file and the sources of the information, 15 U.S.C. § 1681g(a). 16. Pursuant to § 621 of the FCRA, 15 U.S.C. § 1681s, a violation of the FCRA constitutes an unfair or deceptive act or practice in or affecting commerce, in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

[disputed_Inquiries], [disputed_Inquiries_date][disputed_Inquiries_reason]
[dispute_inquiries_instructions]

These unverified/unvalidated accounts should not be furnished on my consumer report as they are in violation Under 15 U.S.C. § 1681b - Permissible purposes of consumer reports (a) in general subject to subsection (c) any consumer reporting agency may furnish a consumer report under the following circumstances, and no other: (2) In accordance with the WRITTEN INSTRUCTION of the consumer to whom it relates. I never gave any consumer reporting agency any WRITTEN CONSENT to report anything on my consumer report which violates my rights as a federal protected consumer.

If said accounts are in fact believed to be correct, provide documentation from the original creditor bearing my signature as validation that in fact those accounts are legitimate. That documentation is to be sent to the Consumer Financial Protection Bureau ("CFPB") as well as sent to me via certified mail, as per the Fair Credit Reporting Act 15 U.S. Code 1681i. Procedure in case of disputed accuracy. Also 15 U.S. Code 1611. Criminal liability for willful and knowing violation. I am keeping a careful record of your actions, including Method of Verification, I DO NOT CONSENT to e-oscar or any means of automated verification. In maintaining a careful record, I am filing a complaint with the Consumer Financial Protection Bureau for your erroneous reporting of the item (s) and non-compliance.

I further remind you, as in Wegner vs. TransUnion Corp., No. 95-6445 (C.D.Cal.Nov.14,1995), you may be liable for the willful non-compliance, and for failure to respond satisfactorily I will seek {\$1000.00} per violation for : 1) Defamation 2) Negligent Enablement of Identity Fraud 3) Violations of the Fair Credit Reporting Act. Please govern yourself accordingly,

Thank you for your assistance.

Regards,

[client_first_name] [client_last_name]

[ss_number]