

SSN: ending [REDACTED] | DOB: [REDACTED]

Equifax  
P.O. Box 740241  
Atlanta, GA 30374

**Please be advised that this is my SECOND WRITTEN REQUEST asking you to remove the unverified accounts listed below that remain on my credit report in violation of 15 U.S.C. § 1681. You are required under the FCRA to have properly verified the accuracy of an account listed on my credit report. In the results of your first re-investigation, you stated in writing that you “verified” that these items are being “reported correctly”.**

**Where are the documents that you used to verify these accounts? What is the name of the person in your company who verified these accounts? What documents did they use to verify them? Please provide me with the name of that individual, their business address, and telephone number.**

Black's Law Dictionary, 9<sup>th</sup> Edition, 2009, defines “Verify” as, 1) "To prove to be true; to confirm or establish the truth or truthfulness of; to authenticate." 2) “to confirm or substantiate by oath or affidavit; to swear to the truth of.” and “Verification” as, “Confirmation of correctness, truth or authenticity, by affidavit, oath, or deposition. Affidavit of truth of a matter stated and object of verification is to assure good faith in averments or statements of a party.”

What this means is that your company must be willing and able to produce a document in your files that proves the account(s) in dispute belong to me and the information being reported is accurate and you must be able to do this in a court of law if I file a lawsuit against you. Someone in your company must authenticate the documents in your files that were used to verify the disputed accounts and to do this they must have 1<sup>st</sup> hand knowledge of the alleged account(s) and all that has ever transpired for the alleged account(s), under oath and under the penalty of perjury.

As I am sure that you are well aware, current Federal case law states that, ***Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources.*** The Courts have also ordered that a “Reinvestigation” that merely shifts the burden back to the consumer and the credit grantor cannot fulfill the obligations imposed by § 1681(a)(4).

You have ignored my request to provided me with the documents that you have in your files that you used to verify the disputed accounts which means that you have NOT verified or you cannot verify any of these accounts and under **Section 611 (5)(A)** of the FCRA – you are required to “...***promptly DELETE all information which cannot be verified.***”

The law is very clear as to the Civil liability and the remedy available to me for “negligent noncompliance” (**Section 617**) if you fail to comply with this Federal Law. **I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA. I demand the following accounts be verified or deleted immediately.**

**Name of Account:**

**Account Number:**

**Provide Physical Proof of Verification**

NewRez [REDACTED] 8/22 is marked 30 days late when balance was paid, In the payment history, 1/21, 2/21 and 1/22 data unavailable or unknown is wrong

Amex [REDACTED] 02/20 – 2/21 payment history is shown as data unavailable or unknown which is wrong and impossible. High Balance not reported and last payment amount and date is not reported

CBNA [REDACTED] 8/20, 9/20 and 10/20 in the payment history are falsely reported as 120 days late which is impossible. The last payment amount is also not reported.

JPMCB [REDACTED] the last payment amount is not reported, 8/20, 9/20 and 10/20 all are shown as 120 days late in the payment history which is impossible.

The Home Depot/CBNA [REDACTED] payment history is incorrect, 7/20, 8/20 and 9/20 are all reported as 120 days late which is impossible. The last payment amount is also not reported.

Wells Fargo [REDACTED] payment history is incorrect, 8/20, 9/20, 10/20, 11/20 and 12/20 are all reported as 120 days late which is impossible. Last payment amount is not reported.

Portfolio Recovery [REDACTED] failed to remove from credit report when the account was disputed.

I need to apply for financing to purchase real estate and the continuous reporting of inaccurate and incomplete information is hindering my ability to purchase real estate.

On removal of the above noted accounts please provide me with a copy of an updated and corrected copy of my credit report showing that these accounts have been removed. Thanking you in advance for your anticipated quick cooperation with this matter.

Thank you,

[REDACTED]

[REDACTED]