

John Doe
123 Main St, New York, NY
SSN: 123-45-6789
DOB: 01/01/1980

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374-0256

To whom it may concern,

I am writing to formally dispute inaccurate information that appears on my credit report. As a consumer, I have the right to challenge any information that I believe is inaccurate, incomplete, or unverifiable under the **Fair Credit Reporting Act (FCRA)** and **Metro 2 standards**. The information in question must be validated and documented before it can be reflected on my credit report.

I strongly contest the validity of any derogatory or delinquent account entries that lack supporting evidence. As such, I refuse to accept these entries as accurate until they are proven to comply with all legal standards. Please ensure that the information on my report is both complete and accurate, as failure to comply with the **FCRA and Metro 2** may result in legal consequences.

For each account that has been marked delinquent or derogatory, I request evidence showing why these claims have been made and how they meet legal reporting requirements. Additionally, I am requesting verification that a permissible purpose was provided for every inquiry that appears on my report. If this cannot be verified, I demand the removal of these inquiries from my credit report.

You have **30 days** from the date of this letter to investigate and correct these inaccuracies, or remove any erroneous information from my report. Failure to comply will result in me taking further legal action to protect my rights as a consumer.

Below is a summary of the information I am disputing:

- Personal Information: Name: , Address:
- Account Information:

In accordance with **FCRA and Metro 2 standards**, I expect that you will take this matter seriously and provide a written response to my address below. If you continue to send generic form letters in response to this dispute, you will be in violation of my rights under **15 U.S. Code §1681i**.

Please send all correspondence to:

Respectfully,

John Doe

SSN:

DOB: