

John Doe  
123 Main St. Apt. 456  
New York, NY 10001  
III-22-3333

XYZ Credit Bureau  
P.O. Box 12345  
New York, NY 10001

September 03, 1992

To Whom It May Concern,

I am writing to formally dispute inaccurate information on my credit report related to an incorrect account rating for the account with ABC Bank. The report reflects a delinquency, which is erroneous, as all payments have been made on time. This inaccuracy has negatively impacted my credit score, and I demand its immediate investigation and correction.

According to the Fair Credit Reporting Act (FCRA), credit reporting agencies are obligated to maintain accurate and complete information. Furthermore, Metro 2 standards support compliance in divulging consumer information. The continued reporting of this incorrect delinquency violates these legal duties.

As a result, I request the following actions be taken immediately:

**Proof of Delinquency:** I require full documentation affirming the alleged delinquency for the account in question. This should consist of any relevant statements or communications that verify such an issue.

**Verification of Permissible Purpose:** Please provide evidence that this

account rating and associated inquiry were made complying with permissible purposes outlined by the FCRA.

Immediate Removal of Inaccurate Information: If you are unable to provide necessary evidence, I confidently expect an immediate removal of this inaccurate account rating from my credit report.

In addition, please ensure that this investigation is completed within the legally required 30-day period, as mandated by the FCRA. Non-compliance with these regulations may provoke further action being taken.

For reference, my personal details are:

Name: John Doe

Address: 123 Main St. Apt. 456, New York, NY 10001

SSN (last 4 digits): 3333

Date of Birth: September 03, 1992

I anticipate swift attention towards this matter, as its accuracy directly influences my credit report.

I appreciate your prompt attention to this request. Please provide written confirmation that this dispute has been handled and the necessary corrections applied.

Sincerely,

John Doe