**EQUIFAX CONFIRMATION NUMBER \_\_\_\_\_\_\_\_\_\_\_\_\_**

**{First Name} {Middle Name} {Last Name} {Suffix}**

**{Address}**

**{City}, {State} {Zip code}**

**{Date of Birth mm/dd/yyyy}**

**{Social Security Number XXX-XX-XXXX}**

**{Today’s Date mm-dd-yyyy}**

**EQUIFAX**

**P.O. BOX 740250**

**ATLANTA, GA 30374**

**SUBJECT: NON-COMPLIANCE WITH 15 U.S. CODE § 1681C-2 – URGENT ACTION REQUIRED**

**Dear Equifax,**

**I am writing to express my grave concern regarding your failure to comply with my previous request under 15 U.S. Code § 1681c-2, which mandates the removal of fraudulent information from my credit report due to identity theft. It is imperative that you address this matter immediately, as your current inaction constitutes a violation of federal law.**

**On \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I submitted a formal dispute (EQUIFAX CONFIRMATION NUMBER \_\_\_\_\_\_\_\_\_\_\_\_\_) and provided all necessary documentation, including an FTC Identity Theft Report (Report Number: \_\_\_\_\_\_\_\_\_\_\_). You denied the request to block the fraudulent accounts because YOU CLAIMED MY IDENTITY THEFT REPORT WAS INVALID and the fraudulent accounts remain on my credit report, adversely affecting my credit standing and my ability to obtain credit. This was a valid identity theft report that I filed with the Federal Trade Commission. I have since filed ANOTHER VALID identity theft report with the Federal Trade Commission and that FTC REPORT NUMBER is {FTC Report Number}. The accounts in question are:**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**Creditor: {Creditors Name}**

**Account Number: {Account Number}**

**Date Opened: {Date Opened mm/yyyy}**

**As outlined in 15 U.S. Code § 1681c-2(c):**

**- My request for block was made in good faith.**

**- There was no material misrepresentation of fact.**

**- I have not benefited from the transactions.**

**- I did not consent to the opening of these accounts.**

**I hereby demand that you fulfill your legal obligation to block the fraudulent information from my credit report within four business days of receiving this letter.**

**Failure to comply with this demand will leave me with no choice but to pursue further action to enforce my rights under federal law. Your prompt attention to this urgent matter is not only expected but required.**

**Thank you for addressing this issue with the seriousness it demands.**

**Sincerely,**

**{First Name} {Middle Name} {Last Name} {Suffix}**

**{SIGNATURE}**

**SIGNATURE DATE {Today’s Date mm-dd-yyyy}**

**Enclosures: Copy of FTC Identity Theft Report, Government ID and Proof of Residence.**