**{Today’s Date ”September 25 2025”}**

**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}**

**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 and provided all necessary documentation, including a Valid FTC Identity Theft Report (Report Number: \_\_\_\_\_\_\_\_\_\_\_) which you have deemed as “Invalid” due to your policies and the fraudulent accounts remain on my credit report, adversely affecting my credit standing and my ability to obtain credit. I have since file a NEW FTC report with the Federal Trade Commission and that FTC Report Number is {FTC Report Number} Please remove the fraudulent accounts from my credit report which are listed on my FTC Report, 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}**

**{Today’s Date ”September 25 2025”}**

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