

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, ZIP Code]

Last Four of My Social Security Number [XXXX]

Subject: Request for Immediate Removal of Reinserted Item

Dear Sir/Madam,

I am writing to bring to your attention a matter of significant concern related to my credit report. Specifically, I have identified a reinsertion of an item that was previously disputed and removed from my credit report in accordance with the Fair Credit Reporting Act (FCRA).

The FCRA, under Section 611(a)(5)(B)(ii), states that if an item was previously removed as a result of a dispute, it may not be reinserted into a credit report unless the furnisher of information certifies the accuracy of the item. The FCRA is clear in its intent to protect consumers from having inaccurate or unverified information reappear on their credit reports.

I previously disputed the item associated with [Account Type/Number] and, in compliance with the FCRA, it was removed from my credit report. However, I recently discovered that this item has been reinserted without the required certification of its accuracy.

I am requesting that this reinserted item be immediately removed from my credit report as a violation of the FCRA. It is my belief that the reinsertion without proper certification is not in accordance with the law, and it threatens the accuracy and fairness of my credit report.

If this reinserted item is not promptly removed, I will have no choice but to file a formal complaint with the Consumer Financial Protection Bureau (CFPB). The CFPB is the regulatory authority tasked with ensuring the fair and accurate reporting of consumer credit information, and this matter warrants their attention.

I am committed to a prompt resolution in accordance with the FCRA and look forward to a timely response. Please conduct a thorough review of this matter and ensure the immediate removal of the reinserted item from my credit report.

Thank you for your immediate attention to this matter, and I trust that we can reach a resolution that upholds the FCRA's provisions.

Sincerely,

[Your Full Name]

(Customize this template with your specific details, and send it via certified mail with a return receipt requested for proper documentation. Be sure to replace the bracketed information accordingly. Only send this letter to the credit bureaus it was put back on and keep records of your correspondence for documentation.)