

Dispute Letter Round Two (Verified)

DESCRIPTION: The Round 2 – Verified letter is a 31 – 45 day follow up demand to credit bureau with warning to re-investigate disputed items.

IMPORTANT: The text in red brackets “{example}” are placeholders that must be modified by you.

***** DELETE TITLE & INSTRUCTIONS ABOVE*****

{client_first_name} {client_last_name}

{client_address}

{phone}

{date of birth}

{ss_number}

{bureau_address}

Attn: Customer Relations Department

{date}

To Whom It May Concern,

I am in total disagreement with your investigation response. The incorrect items listed below still appear on my credit report, even after your investigation. I would like these items immediately re-investigated and for good cause. These inaccuracies are highly injurious to my credit rating..

{dispute_item_and_explanation}

Furthermore, In accordance with The Fair Credit Reporting Act, Public law 91-506, Title VI, Section 611, Subsection A-D, I demand that you provide actual proof the information was verified, not a computer generated confirmation.

Please provide:

1. The names and business addresses of each individual with whom you verified the information with above, so that I may follow up.
2. The date you contacted the individual furnishers of information.
3. The method of communication you used to verify the information.

I would also like to know if the furnisher provided you with my SSN, address or DOB. Please cease and desist inaccurate reporting on my credit report, immediately.

Please forward an updated credit report to me after you have completed your investigation and corrections. Your cooperation and prompt attention are required by law.

Sincerely,

{client_signature}

{client_first_name} {client_last_name}