

Today's Date

Your Name
Your Address

Name of Credit Bureau
Credit Bureau's Address

Dear Credit Bureau,

RE: Dispute Letter dated {date of initial letter}, and Follow-up Letter dated {date of second letter}

NOTICE OF INTENT TO FILE FORMAL FTC COMPLAINT

This letter shall serve as formal notice of my intent to file a complaint with the Federal Trade Commission (FTC), due to your failure to respond to my two previous letters requesting a correction to my credit file.

As indicated by the enclosed copies of letters and mailing receipts, you have received from me by registered mail, a dispute letter dated {date of initial letter}, as well as a follow-up letter, dated {date of second letter}.

I am sure that you are aware of the Fair Credit Reporting Act's requirement to respond to consumer's credit report disputes within 30 days, and that the FTC investigates complaints for failure to respond. I have advised you on two separate occasions, more than 75 days ago and again 40 days ago that you are reporting inaccurate information about me. For the record and your benefit, I will restate my dispute:

Line Item: {insert name of creditor, account number or line item number}

Item Description: *(this info is found on your credit report)*

Requested Correction: (describe exactly what you want) If you want an item deleted say so and explains why. If you want an item corrected or updated, provide the correct information such as names, dates, amounts and so forth and any evidence to support your claim).

"The item above is completely *(insert appropriate word: inaccurate, incorrect, incomplete, erroneous, misleading, outdated)* and needs to be corrected immediately. I have enclosed a copy of your organization's credit report dated {insert date of report here} and for your convenience, circled the item(s) described above.

If you do not immediately take steps to resolve this issue, I will be forced to file a formal complaint with the FTC. Furthermore, I intend to consider seeking redress in civil court to recover damages, costs, and attorney fees, should you fail to respond.

Furthermore I expect you to supply me with a description of the procedure used to determine the accuracy and completeness of the disputed information, provide a corrected credit profile to me, all creditors who have received a copy within the last 6 months, and the last 2 years for employment purposes and the name, address, and telephone number of each credit grantor or other subscriber who have received a copy of my credit profile within the last 6 months.

If your re-investigation was negative, please supply the description of the procedure used to determine the accuracy and completeness of the information to my address above. If you have any questions concerning this matter I can be reached at (insert daytime phone number including area code).

Sincerely,

Signature
Your Printed Name

Credit Bureau Dispute Addresses

Experian:
National Consumer Assistance Center
PO Box 2002 Allen, TX 75013

TransUnion: (Eastern United States)
TransUnion
P.O. Box 2000
Chester, PA 19022

TransUnion: (Western United States)
P.O. Box 34012
Fullerton, CA 92831

TransUnion: (Puerto Rico)
TransUnion
Puerto Rico Consumer Relations
P.O. Box 13968
Santurce Station San Juan, PR00907-3968