

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Social Security Number]
[Date]

[Credit Reporting Agency Name]
[Dispute Department Address]
[City, State, Zip Code]

RE: FINAL NOTICE - Formal Dispute Resolution Demand

Report Confirmation Number: [Reference Number]

To Whom It May Concern,

This letter is my final notice regarding my previous disputes dated [Date of 1st Letter] and [Date of 2nd Letter]. Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, you are required to conduct a reasonable investigation and delete any information that cannot be verified or is found to be inaccurate.

The following item(s) remain unresolved despite my previous requests:

- **Creditor Name:** [Name]
Account Number: [Account #]
Specific Error: [e.g., This account does not belong to me / Status is incorrect]

You have failed to provide evidence of a completed reinvestigation or proof of verification from the furnisher of the information. Per Section 611(a)(5) of the FCRA, if an item is not verified within the statutory 30-day period, it must be promptly deleted from the consumer's file.

Please consider this a demand for the immediate deletion of the disputed items listed above. Failure to comply with the FCRA may result in legal action and a formal complaint to the Consumer Financial Protection Bureau (CFPB).

I have enclosed copies of my previous correspondence and my identification documents. I expect a response and an updated copy of my credit report within 15 days.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of Driver's License

- Copy of Utility Bill (Proof of Address)
- Copies of previous dispute letters