

[Your Company Name]
[Your Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Notice of Credit File Correction - Investigation [Reference Number]

Dear [Consumer Name],

We are writing to notify you that we have completed our investigation regarding the dispute you filed on [Date Dispute Received] concerning the accuracy of the information in your credit file.

Based on our review of the internal records and the documentation provided, we have determined that the following information was inaccurate or could not be verified:

[List Disputed Items/Account Numbers and Findings]

Action Taken:

- The following information has been deleted: [Item Description]
- The following information has been updated/corrected: [New Corrected Information]

We have notified the following national consumer reporting agencies of these adjustments to ensure your credit report is updated accordingly:

- Equifax
- Experian
- TransUnion

Please note that it may take 30 to 45 days for these changes to be reflected on your credit reports provided by these agencies. You have the right to request that a description of this correction be sent to any person or organization who received a copy of your credit report within the last six months (or two years for employment purposes).

If you have any further questions regarding this investigation, please contact our Compliance Department at [Phone Number].

Sincerely,

[Name/Signature]

[Title]

[Your Company Name]