

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

[Date]

[Credit Bureau Name]
[Credit Bureau Address]
[City, State, Zip Code]

RE: Formal Dispute of Verified Trade Line - Fair Credit Reporting Act (FCRA) Section 611

To Whom It May Concern,

I am writing to formally dispute the following information appearing on my credit report. Despite a previous verification, I maintain that this trade line is inaccurate and must be corrected or deleted under the Fair Credit Reporting Act.

Disputed Account Information:

Account Name: [Creditor Name]

Account Number: [Partial Account Number]

Reason for Dispute: [State specific error, e.g., Account is not mine, Incorrect balance, Incorrect payment status, or Account should have been deleted due to age]

Section 611 of the FCRA (15 U.S.C. § 1681i) requires credit reporting agencies to conduct a reasonable reinvestigation to confirm the accuracy of disputed information. A simple automated verification with the furnisher is insufficient if the information remains inaccurate.

I am requesting that you provide the specific evidence used to verify this account, including the name and business address of any individual contacted. If you cannot verify the absolute accuracy of this data as required by law, the item must be immediately removed from my credit file.

Please send an updated copy of my credit report once the investigation is complete. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of Government Issued ID
- Copy of Utility Bill (Proof of Residency)
- Supporting Documentation (e.g., payment receipts, court records)