

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

[Date]

[Recipient Name or Credit Department]
[Company Name]
[Address]
[City, State, Zip Code]

RE: SECOND NOTICE - DISPUTE OF ADVERSE CREDIT REPORTING

Account Number: [Your Account Number]

Dear [Recipient Name],

This letter is a formal second notice regarding the adverse information you have reported to the credit bureaus concerning the above-referenced account. I sent my initial dispute on [Date of First Letter], but as of today, I have not received a satisfactory response or confirmation that the error has been corrected.

I am again disputing the following information: [Describe specific error, e.g., late payment, incorrect balance, or account status].

The reported information is inaccurate because: [Provide reason, e.g., payment was made on time, account was closed, or the debt does not belong to you].

Enclosed are copies of the supporting documentation previously sent, including: [List documents, e.g., bank statements, receipts, or previous correspondence].

Under the Fair Credit Reporting Act (FCRA), you are required to investigate this dispute and notify the credit bureaus of any corrections within 30 days. Please provide written confirmation that this investigation has been completed and that the inaccurate information has been removed or corrected.

Failure to rectify this matter immediately may result in further action to protect my credit standing.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of attached documents]