

[Attorney Name/Law Firm Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

[Recipient Name/Credit Bureau Name]
[Department Name, if applicable]
[Street Address]
[City, State, Zip Code]

RE: FORMAL DEMAND REGARDING INCOMPLETE DISPUTE INVESTIGATION

Client Name: [Client Full Name]
Account Number: [Account Number]
Reference Number: [Dispute Reference Number]

To Whom It May Concern,

This office represents [Client Name] regarding the ongoing dispute of inaccurate information appearing on their credit report. We are in receipt of your response dated [Date of Response Letter]. Upon review, it has been determined that your investigation was legally insufficient and incomplete.

Pursuant to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, a consumer reporting agency must conduct a reasonable investigation to determine the accuracy of disputed information. Your recent correspondence failed to provide the following required information:

- Evidence of the specific documents or information relied upon to verify the accuracy of the account.
- The name and business address of any individual or entity contacted during the investigation.
- A detailed explanation of why the specific discrepancies cited in our client's initial dispute were not corrected.

Your failure to conduct a thorough investigation and provide a substantive response constitutes a violation of the FCRA. This letter serves as a formal demand that you complete a meaningful reinvestigation of the disputed items listed below within fifteen (15) days of receipt of this notice:

[List specific disputed items and errors here]

If you fail to correct these inaccuracies or provide proof of a reasonable investigation as mandated by federal law, we have been authorized by our client to pursue all available legal remedies. This may include filing a formal complaint with the Consumer Financial Protection Bureau (CFPB) and initiating litigation to recover actual damages, statutory damages, punitive damages, and attorney's fees.

We expect your immediate cooperation in resolving this matter.

Sincerely,

[Signature]

[Attorney Printed Name]

[Law Firm Name]