

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

[Date]

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

**RE: Notice of Incomplete Investigation / Failure to Verify Information**

To Whom It May Concern,

I am writing to formally express my dissatisfaction with your recent investigation regarding the dispute I filed on [Date of Original Dispute Letter].

Upon reviewing your response dated [Date of Bureau Response], it is clear that your investigation was incomplete. You have failed to provide any evidence of the method used to verify the following disputed item(s):

- **Account Name:** [Account Name]
- **Account Number:** [Account Number (partial)]
- **Reason for Inaccuracy:** [e.g., Account does not belong to me / Balance is incorrect]

Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, you are required to conduct a reasonable investigation and verify all disputed information with the data furnisher. Simply stating that an item has been "verified" without providing the specific documentation or the name and address of the person contacted is insufficient.

I am requesting that you provide the following information immediately:

1. The method used to verify the information.
2. The business name, address, and telephone number of any furnisher contacted during the reinvestigation.

If you cannot provide proof of a thorough investigation or if the information cannot be verified as 100% accurate, the FCRA mandates that the item must be deleted from my credit file immediately.

I expect a response within 15 days of your receipt of this letter. Failure to comply with federal law will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

Copy of previous dispute letter

Copy of previous investigation results

Copy of Government Issued ID

Copy of Utility Bill (Proof of Address)