

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

[Name of Credit Bureau/Financial Institution]
[Attn: Dispute Department]
[Address]
[City, State, Zip Code]

RE: LEGAL NOTICE OF INCOMPLETE INVESTIGATION - [Account Number/Dispute ID]

To Whom It May Concern,

I am writing to formally notify you that you have failed to conduct a reasonable and thorough investigation regarding my dispute dated [Date of original dispute letter].

On [Date you received the response], I received a notice from your office stating that the following item(s) were "verified":

[List disputed items and account numbers here]

Your response is insufficient as it fails to provide the specific evidence or methods used to verify the accuracy of this information. Simply receiving a digital confirmation from a data furnisher does not constitute a "reasonable investigation" under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i.

Please be advised of the following:

- I am demanding a description of the procedure used to determine the accuracy and completeness of the information, including the name, business address, and telephone number of any individual contacted.
- I am demanding copies of all documents relied upon to verify this debt, such as the original signed contract or application.
- If you cannot provide proof of a manual, thorough investigation within 15 days, you are required by law to immediately delete the disputed information.

Failure to comply with this request will be considered a willful violation of the FCRA, and I reserve the right to seek legal remedies, including statutory and punitive damages, through the Consumer Financial Protection Bureau (CFPB) or a court of law.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [Copy of previous dispute, Copy of your ID]