

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Notice of Incomplete Investigation - Dispute Reference Number: [Reference Number]**

To Whom It May Concern,

I am writing in response to your letter dated [Date of Bureau Response] regarding my dispute of the following item: [Account Name/Number].

Upon reviewing your response, I have determined that your investigation is incomplete and fails to satisfy the requirements of the Fair Credit Reporting Act (FCRA). Specifically, you failed to address the following evidence/discrepancies provided in my original dispute:

- [Insert specific detail or document they ignored]
- [Insert specific error that still remains]

Simply stating that the information has been "verified" by the furnisher is insufficient. Please provide a detailed description of the procedure used to determine the accuracy and terminology of the information, including the name, business address, and telephone number of any individual contacted during this investigation.

I request that you complete a thorough reinvestigation of this matter immediately. If you cannot verify the accuracy of this information in accordance with the law, you must delete the item from my credit file at once.

I look forward to receiving your updated investigation results within 15 days.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Social Security Number]  
[Your Date of Birth]