

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

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

Re: Notice of Insufficient Investigation - Account Number: [Your Account Number]

Dear Dispute Department,

I am writing in response to your recent correspondence dated [Date of their letter] regarding my dispute of the account mentioned above. Your response indicates that the debt has been "verified"; however, you have failed to provide any documentation or evidence of the investigation process conducted to reach this conclusion.

Under the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA), you are required to conduct a reasonable investigation. Simply receiving a digital verification from the creditor does not constitute a thorough investigation of disputed facts.

I am formally requesting the following information within 15 days:

- A description of the procedures used to determine the accuracy and completeness of the information.
- The name, business address, and telephone number of any individual contacted during the investigation.
- Copies of the specific documents used to verify the debt (e.g., original contract, billing statements, or signed payment history).

Please be advised that if you cannot provide proof of a meaningful investigation and physical evidence of the debt's validity, the disputed item must be deleted from my credit file immediately. Failure to comply with federal law regarding dispute reinvestigations may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and potential legal action.

I look forward to your prompt response and the immediate correction of my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]