

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

[Name of Credit Reporting Agency]
[Address of Credit Reporting Agency]
[City, State, Zip Code]

RE: SECOND REQUEST - NOTICE OF INCOMPLETE OR UNFINISHED DISPUTE INVESTIGATION

To Whom It May Concern,

This is a formal follow-up to my previous dispute letter sent on [Date of First Letter] regarding inaccuracies in my credit report. To date, I have not received a complete or satisfactory response regarding the investigation of the following item(s):

- **Account Name:** [Account Name]
- **Account Number:** [Account Number (Partial)]
- **Reason for Dispute:** [State reason, e.g., Not my account, Incorrect balance, etc.]

Under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681i, you are required to complete an investigation within 30 days of receiving a dispute. My records indicate that you received my initial request on [Date of Receipt], and the statutory timeframe for a response has expired.

Failure to provide a response or evidence of a completed investigation constitutes a violation of my rights under the FCRA. If you are unable to verify the accuracy of the disputed information within five business days of receiving this second notice, you are required by law to immediately delete the information from my credit file.

Please provide a written notice of the results of this investigation and an updated copy of my credit report once the corrections have been made.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

Copy of original dispute letter
Copy of certified mail receipt
Copy of Government Issued ID and Utility Bill (for identification)