

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

[Date]

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

RE: Notice of Continued Dispute - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing in response to your letter dated [Date of their response] regarding my dispute of the information reported on my credit file. I have reviewed the results of your investigation, and I am formally notifying you that I continue to dispute the accuracy of the following item(s):

Disputed Item: [Name of Creditor/Item]

Reason for Continued Dispute: [State why the previous response was unsatisfactory, e.g., "The documentation provided does not prove the debt is mine" or "The balance remains incorrect despite my previous evidence."]

The information you provided in your initial response does not resolve this matter. Under the Fair Credit Reporting Act (FCRA), I request that you conduct a more thorough reinvestigation into this item. Specifically, I am requesting that you provide the specific documentation used to verify this information, including the name and address of the person you contacted at the reporting company.

I have attached additional evidence to support my claim: [List attachments, such as bank statements, receipts, or previous correspondence].

Please reinvestigate this matter immediately and provide me with a written notification of the results within 30 days. If you find the information to be inaccurate or unverifiable, please delete it from my credit file and send an updated copy of my credit report to me at no charge.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of documents attached]