

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

[Date]

[Recipient Name or Department]
[Credit Bureau Name or Collection Agency Name]
[Company Address]
[City, State, Zip Code]

Subject: Formal Update and Request for Status Regarding Disputed Account #[Account Number]

To Whom It May Concern,

I am writing to request a formal update regarding the dispute I previously filed on [Date of Original Dispute] concerning the following account:

- **Creditor/Collection Agency Name:** [Company Name]
- **Account Number:** [Account Number]
- **Dispute Reference Number:** [Reference Number, if available]

The account listed above is being reported inaccurately because [Briefly state reason, e.g., the debt is not mine, the amount is incorrect, or the account was paid in full].

Under the Fair Credit Reporting Act (FCRA), credit reporting agencies and furnishers are required to investigate disputes and provide a response within 30 to 45 days. As that time frame has passed, I am requesting an immediate status update on the investigation and a copy of the results.

Please provide written confirmation of whether this item has been verified, updated, or removed from my credit file. If the investigation is complete, please forward the updated credit report to the address listed above.

I have attached copies of [List any supporting documents, e.g., previous correspondence, receipts, or ID] to assist in finalizing this matter.

I look forward to receiving your response within 15 days.

Sincerely,

[Your Signature]

[Your Printed Name]