

[Your Full Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Social Security Number]  
[Your Date of Birth]

[Date]

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

**Subject: Formal Reinvestigation Request - Disputed Item Verified as Accurate**

To Whom It May Concern,

I am writing in response to your recent correspondence dated [Date of Results Letter] regarding my dispute of the following account: [Name of Creditor] - Account Number: [Account Number].

Your investigation results state that this information has been verified as accurate. However, I am formally contesting this conclusion as I have documentation proving the information is incorrect. Specifically, [Explain why it is still wrong, e.g., the balance is incorrect, the late payment never occurred, or the account does not belong to you].

Under the Fair Credit Reporting Act (FCRA), I am requesting that you provide me with the following information regarding your reinvestigation:

- The name, business address, and telephone number of any person or company contacted during the reinvestigation.
- A description of the procedures used to determine the accuracy and completeness of the information.
- Copies of any documentation provided by the creditor that supports their claim of accuracy.

Please re-examine this matter immediately. I have attached [List documents, e.g., bank statements, canceled checks, or ID] as evidence to support my claim. If you cannot verify the accuracy of this item through a thorough reinvestigation, the law requires that you delete the information from my credit file within 30 days.

I look forward to receiving the results of this reinvestigation and a copy of my updated credit report.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosures:** [List attached documents]