

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

[Date]

[Name of Original Creditor]
[Department Name, if known]
[Address]
[City, State, Zip Code]

RE: Formal Request for Investigation Results and Validation of Debt
Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter in response to a recent dispute I filed regarding the accuracy of the information you are reporting to the credit bureaus (Equifax, Experian, and TransUnion).

Under the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA), I am formally requesting a detailed explanation of your investigation results. Specifically, I am requesting the following information:

- The specific method used to verify the accuracy of the reported information.
- Copies of the original signed contract or agreement associated with this account.
- A full itemized statement of the alleged debt, including all charges, interest, and payments made.
- The name and contact information of the individual who conducted the investigation.

If you cannot provide the documentation required to verify the accuracy of this account, I request that you immediately notify all credit reporting agencies to delete this information from my credit file.

Please provide this information within 30 days of receipt of this letter. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]