

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

[Date]

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

RE: Formal Dispute of Investigation Results - Unverifiable Debt

To Whom It May Concern,

I am writing to formally dispute the results of a recent investigation regarding the following account(s):

Account Name: [Account Name]
Account Number: [Account Number (partial)]
Reference Number: [Investigation Reference Number]

Your office recently completed an investigation and claimed that this debt was verified. However, under the Fair Credit Reporting Act (FCRA) Section 611 (15 U.S.C. § 1681i), you are required to provide "physical evidence" or "documentation" that verifies the debt actually belongs to me. A simple electronic verification from the creditor is insufficient to meet the legal requirements of a thorough investigation.

I am requesting that you provide the following documentation used to verify this account:

- A copy of the original signed contract or agreement.
- Complete payment history and ledger showing how the balance was calculated.
- The name and contact information of the specific individual at the reporting agency who verified this information.

If you cannot provide actual physical evidence that this debt is mine and that the reporting is accurate, the FCRA mandates that the item be deleted from my credit file immediately. Please note that failure to follow federal guidelines regarding the verification of disputed information may result in further legal action or a formal complaint to the Consumer Financial Protection Bureau (CFPB).

Please provide an updated copy of my credit report once this item has been removed. I look forward to your response within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]