

[Your Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Acknowledgment of Dispute Regarding Account Number: [Account Number]

Dear [Consumer Name],

We are writing to acknowledge receipt of your letter dated [Date of Consumer Letter], in which you indicated that you are disputing certain information reported by [Company Name] regarding the account referenced above.

We take these matters seriously and have initiated a formal investigation into the accuracy of the information you provided. We are currently reviewing our internal records, including [mention specific documents if applicable, e.g., payment history, original contracts].

In accordance with the Fair Credit Reporting Act (FCRA), we have marked your account as "Disputed" with the credit reporting agencies while our investigation is pending. We anticipate completing our review within 30 days of the date we received your dispute.

Once our investigation is complete, we will notify you of the results in writing. If we find that the information reported was inaccurate or incomplete, we will update our records and notify the relevant credit reporting agencies to correct your credit file.

If you have any additional documentation or information that may assist us in our investigation, please forward it to the address listed above or contact our customer service department at [Phone Number].

Sincerely,

[Name/Signature]
[Title]
[Company Name]