

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

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

RE: FORMAL NOTIFICATION AND CEASE AND DESIST ORDER

To Whom It May Concern,

I am writing this letter to formally notify you of a dispute regarding information currently appearing on my credit report. I am also issuing a formal Cease and Desist order regarding unauthorized communications and the reporting of inaccurate information.

1. Identification:

Full Name: [Your Full Name]
Social Security Number: [Your SSN]
Date of Birth: [Your DOB]

2. Dispute Details:

I am disputing the following item(s) on my credit report:
Account Name: [Name of Creditor]
Account Number: [Partial Account Number]
Reason for Dispute: [Explain why it is inaccurate, e.g., Not my account, Paid in full, Incorrect balance]

3. Cease and Desist:

Under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), I hereby demand that you cease and desist all reporting of the aforementioned inaccurate information to any third parties until a full investigation is completed. Furthermore, I demand that you cease any and all direct or indirect contact with me regarding this disputed matter, except for written confirmation of the results of your investigation.

4. Required Action:

I request that you investigate these items within 30 days, as required by law. If you cannot verify the accuracy of the information, it must be removed from my credit file immediately. Please provide me with a corrected copy of my credit report once the investigation is finalized.

Please be advised that if you fail to comply with this notice or continue to report inaccurate information, I reserve the right to pursue legal action under federal and state consumer protection laws.

Sincerely,

[Signature]

[Your Printed Name]