

CRA DISPUTE CREDIT REPORT DISPUTE LETTER

[YOUR FULL LEGAL NAME] [YOUR CURRENT ADDRESS]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

[RECIPIENT NAME CRA FURNISHER OR CREDITOR] [RECIPIENT MAILING ADDRESS USE THE DISPUTE]

Re: Formal Dispute of Inaccurate Information Pursuant to 15 U.S.C. §1681i (FCRA §611)

Dear Dispute Department:

I, [YOUR FULL LEGAL NAME], am writing to formally dispute inaccurate information appearing on the consumer credit report maintained by [RECIPIENT NAME CRA FURNISHER OR CREDITOR] (report dated). This letter is my written notice of dispute under Section 611 of the Fair Credit Reporting Act, 15 U.S.C. §1681i.

I. Consumer Identification

| Field | Value | |---|---| | Full legal name | [YOUR FULL LEGAL NAME] | | Current address | [YOUR CURRENT ADDRESS] | | Date of birth | | | SSN (last 4) | xxx-xx-[LAST 4 DIGITS OF YOUR SSN] |

I have enclosed a copy of my government-issued photo identification and proof of current address, as required to confirm my identity under 12 C.F.R. §1022.123.

II. The Disputed Item

The following item appearing on my credit report is **inaccurate, incomplete, and/or unverifiable**:

- **Furnisher / Creditor:** [NAME OF THE CREDITOR FURNISHER REPORTING]
- **Reason for dispute:** Not Mine
- **How the item currently appears on the report:**

| [DESCRIBE THE DISPUTED ITEM EXACTLY AS]

III. Factual Basis for the Dispute

[FACTS AND EVIDENCE SUPPORTING YOUR DISPUTE]

IV. What the Correct Information Should Be

[WHAT THE CORRECT INFORMATION SHOULD BE]

V. Enclosed Supporting Documentation

Copy of government-issued photo ID; Copy of utility bill or bank statement showing current address; Copy of credit report with disputed item circled.

VI. Your Statutory Obligations — 15 U.S.C. §1681i

Upon receipt of this notice, [RECIPIENT NAME CRA FURNISHER OR CREDITOR] is required, as a consumer reporting agency, to:

1. **Conduct a reasonable reinvestigation** free of charge to determine whether the disputed information is inaccurate, and record the current status of the disputed information or delete the item, **within 30 days** of receipt of this notice (45 days if I provide additional relevant information during the reinvestigation period) — 15 U.S.C. §1681i(a)(1)(A)–(B);
2. **Provide notice of the dispute to the furnisher** within 5 business days, together with all relevant information I have submitted — 15 U.S.C. §1681i(a)(2);
3. **Consider and review all relevant information** I have submitted — 15 U.S.C. §1681i(a)(4);
4. **Promptly delete** the disputed item, or modify it, if it is found to be inaccurate, incomplete, or **unverifiable** — 15 U.S.C. §1681i(a)(5)(A);
5. Provide **written notice of the results** of the reinvestigation within 5 business days of completion, including a description of the procedure used to determine the accuracy of the information and the business name, address, and telephone number of the furnisher contacted — 15 U.S.C. §1681i(a)(6)–(7); and
6. Upon request, provide the **method of verification** used — 15 U.S.C. §1681i(a)(7).

Please note: information that cannot be verified must be **deleted**, not merely marked "verified." A cursory reinvestigation that consists solely of parroting back the furnisher's response is not a "reasonable" reinvestigation under *Cushman v. Trans Union Corp.*, 115 F.3d 220 (3d Cir. 1997), and its progeny.

VIII. Deadline and Demand

I demand that [RECIPIENT NAME CRA FURNISHER OR CREDITOR], within **30 (thirty) days** of receipt of this letter:

(a) complete a reasonable reinvestigation; (b) **delete** the disputed item if it cannot be fully verified by the furnisher's records; (c) send me the results of the reinvestigation and an updated, corrected copy of my credit file, free of charge; and (d) notify all persons to whom my credit report was furnished within the prior 6 months (or 2 years for employment purposes) of the correction, pursuant to 15 U.S.C. §1681i(d).

IX. Consequences of Non-Compliance

Failure to comply with the FCRA exposes [RECIPIENT NAME CRA FURNISHER OR CREDITOR] to liability for **actual damages, statutory damages of up to \$1,000 per violation** for willful non-compliance, **punitive damages, costs, and reasonable attorneys' fees** under 15 U.S.C. §§1681n and 1681o. I will not hesitate to pursue all available remedies, including filing complaints with the **Consumer Financial Protection Bureau**, the **Federal Trade Commission**, and the [STATE] **Attorney General**, and commencing a civil action in federal court.

X. Preservation of Records

You are directed to preserve all records concerning my credit file and this dispute, including the ACDV/AUD records exchanged with the furnisher, the full reinvestigation file, and all internal notes, pending potential litigation.

Sincerely,

[YOUR FULL LEGAL NAME]

PRINTED NAME

SIGNATURE

DATE