

Disclaimer: The following document is offered for training, **educational**, and reference purposes only, and **should not be used or distributed for any other purpose**. It should not be construed as, and does not constitute legal advice, nor is it meant as a substitute for any specific dispute management, dispute policy, or dispute template in place at your organization.

8/11/2021

TransUnion

To Whom It May Concern:

I have thoroughly reviewed my credit report and I would like to let you know about the inaccuracies it contains that are listed below. I am requesting, under the provisions of the Fair Credit Reporting Act (FCRA), 15 USC section 1681i, that you investigate these accounts within the next 30 days, as mandated under law:

Accounts	Reason
Collection Co Account # 123***	This collection is not my account.
DebtCo Account #234***	This collection is not my account.
Bills & Debts Inc Account #345***	This collection is not my account.
Debts & Bills Inc Account #456***	This collection is not my account.
Bills & Debts Inc Account #567***	This collection is not my account.
AnyState Natl Bank Account #678***	I never made a late payment on this account, please correct
AnyState Natl Bank Account #789***	I never made a late payment on this account, please correct
Division of Education Account #8910***	Older than 7 years. Remove from report.
Big Box Retailer Account #910***	I never made a late payment on this account, please correct

I understand that failure to investigate these accounts within a period of thirty days will result in “non-verification,” which, under the FCRA, requires that you immediately remove these accounts from my credit report.

I also understand that the Fair Credit Reporting Act – specifically 15 USC sections 1681i(d) and 1681j – requires that I receive both written notification of the approved corrections or deletions AND updated credit reports showing these changes, at no cost.

Thank you for your time and attention to this matter. I look forward to hearing from you soon.

Sincerely,

William D Kredit

William D. Kredit
123 Main Street
Anytown, HomeState 10001

Sample Document - Training Purposes Only