

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.

Geneva Smith
123 Main Street
Anytown, Home State 00001
SSN XXX-XX-5555
DOB: 02/01/1976

Dated: August 2, 2021

Dear Experian:

I have reviewed my credit report and am distressed that you are reporting inaccurate information on my accounts! I'm also writing this letter because some of the personal information on my credit report are incorrect and inaccurate. My name is **Geneva Smith** and this is the only way I use my name. Please update it correctly and delete any other forms of this name and names that clearly are not mine that are within your database.

Also my current address is and should only be reported this way. All of the other addresses you have showing up on my reports are wrong, so you need to delete them. I have attached a proof of billing address with the correct information. Please delete any address that doesn't match this.

You also need to fix the very clear errors on my credit report. The Fair Credit Reporting Act mandates that you report only correct, accurate, validated, verified, and properly notified accounts. All other accounts must be deleted if they cannot be confirmed as correct, accurate, validated, verified, and properly notified accounts. The purpose of this letter is to advise you that an improper investigation was conducted by your agency. Your agency failed to provide me with a copy of any original documentation for example, a consumer contract a with my wet-ink signature on as required under Section 609(a)(1)(A) & Section 611 (a)(1)(A) of the Fair Credit Reporting Act.

Even more, you failed in your responsibility of sending me the method of verification that is required and outlined in Section 611 (a) (7). That is a violation of your duties!

Please be advised that under Section 611 (5) (A) of the FCRA you are required to "promptly DELETE ALL information which cannot be verified."

Home State Federal Court
Chapter 7 Bankruptcy

I did not file bankruptcy. This probably belongs to someone else with a similar name. Delete immediately.

Big Bank
Account 987***

I never made a late payment on this account. It was never charged-off. Why are you reporting this?

National Bank
Account 789***

I have never made a late payment. I do not understand why you are reporting false information that is causing me harm. Delete now.

Collection Co
Account ABC654***

I'm struggling to recall this account. I don't have any records that indicate this account belongs to me. Delete this badly reported information.

World of Auto Account 321***

I was not 30 days late in the month that is stated in this file. Delete this error.

Anytown Collection Services Inc
Account XYZ321***

I'm unable to recognize this account. It is not in my documentation. Please delete this account.

Othertown Debt Recovery Account
QRS456***

I have no recollection of this account. I cannot find any notes that this is my account. It probably belongs to another person with a name like mine. Delete from my account.

It's unfortunate that you fail to do your duties. This serves as your final notice to fix the errors that you are committing under section 609 of the Fair Credit Reporting Act. If you do not, I will have to take legal action to protect my credit rating and myself. AS I'm sure you know, each violation of the Fair Credit Reporting Act allows damages of \$1000 should this matter end up in court.

I look forward to receiving my updated report as well as copies of all the materials used to validate my debt and the process and procedures that your staff used to investigate these erroneous, incorrect, and damaging items that are listed above.

Sincerely,

Geneva Smith

Geneva Smith

Geneva Smith
123 Main Street
Anytown, Home State 00001
SSN XXX-XX-5555
DOB: 02/01/1976

Dated: July 21, 2021

Dear TransUnion:

I have reviewed my credit report and am incensed that you are reporting inaccurate details on my accounts! I'm also writing this letter because some of the personal information on my credit report are incorrect and inaccurate. My name is **Geneva Smith** and this is the only way I use my name. Please update it correctly and delete any other versions of this name and names that clearly are not mine that are within your database.

Also my current address is and should only be reported this way. All of the other addresses you have showing up on my reports are wrong, so you need to eradicate them. I have attached a proof of billing address with the correct information. Please delete any address that doesn't match this.

You also need to fix the very clear errors on my credit report. The Fair Credit Reporting Act demands that you report only correct, accurate, validated, verified, and properly notified accounts. All other accounts must be deleted if they cannot be confirmed as correct, accurate, validated, verified, and properly notified accounts. The purpose of this letter is to inform you that an improper investigation was conducted by your agency. Your agency failed to provide me with a copy of any original documentation such as, a consumer contract with my wet-ink signature on as required under Section 609(a)(1)(A) & Section 611 (a)(1)(A) of the Fair Credit Reporting Act.

Moreover, you failed in your responsibility of sending me the method of verification that is necessitated and outlined in Section 611 (a) (7). That is a violation of your duties!

Please be advised that under Section 611 (5) (A) of the FCRA you are required to "promptly DELETE ALL information which cannot be verified."

Home State Federal Court
Chapter 7 Bankruptcy

I did not file bankruptcy. This likely belongs to someone else with a similar name. Delete immediately.

Big Bank
Account 987***

I never made a late payment on this account. It was never charged-off. Why are you reporting this?

National Bank
Account 789***

I have never made a late payment. I do not comprehend why you are reporting false information that is causing me harm. Delete now.

Collection Co
Account ABC654***

I'm struggling to reconcile this account. I don't have any records that indicate this account belongs to me. Delete this badly reported information.

World of Auto Account 321***

I was not 30 days late in the month that is stated in this file. Delete this error.

Anytown Collection Services Inc
Account XYZ321***

I'm unable to identify this account. It is not in my documentation. Please delete this account.

Othertown Debt Recovery Account
QRS456***

I have no recollection of this account. I cannot find any notes that this is my account. It probably belongs to another person with a name like mine. Delete from my account.

It's unfortunate that you fail to complete your duties. This serves as your final notice to fix the errors that you are committing under section 609 of the Fair Credit Reporting Act. If you do not, I will have to take legal action to protect my credit rating and myself. AS I'm sure you know, each violation of the Fair Credit Reporting Act allows damages of \$1000 should this matter end up in court.

I await receiving my updated report as well as copies of all the materials used to validate my debt and the process and procedures that your staff used to investigate these erroneous, incorrect, and damaging items that are listed above.

Sincerely,

Geneva Smith

Geneva Smith