

Your Name  
123 Your Street Address  
Your City, ST 01234

Credit Bureau  
Credit Bureau Address  
Some City, Any State 56789

Date:

**RE: Dispute Letter of *Date* you sent in first or subsequent requests**

Dear Credit Bureau,

This letter is formal notice that you have failed to respond to my dispute letter of *date*. I sent this letter registered mail and have enclosed a copy of the return receipt which you signed on *some date*.

As you are well aware, federal law requires you to respond within 30 days. It has now been over that period since your receipt of my letter. As you are no doubt aware, failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC. Obviously, I am maintaining detailed records of all my correspondence with you.

I am aware that you may have misplaced my letters or have failed to respond to my letter because of an oversight due to the high volume of the requests you receive daily. If this is the case, I'm sure you'll want to handle this matter as soon as possible. For this purpose, I have included a copy of my original request, the dated receipt of your reception of the original letter and a copy of the proof verifying the incorrectness of the credit item you have mistakenly placed on my records.

The following information therefore needs to be verified and deleted from the report as soon as possible:

**CREDITOR AGENCY, acct. 123-34567-ABC**

Please delete this erroneous item from my credit report as soon as possible.

Sincerely,

*your signature*

Your Name  
SSN# 123-45-6789