

January 28, 2016

Credit Agency
Street Address or P.O. Box
City, State ZIP

Re: **Your Name Here**

Street Address
City, State ZIP

SSN: / **DOB:**
Report No.:

To Whom It May Concern:

Please be advised this is my SECOND WRITTEN REQUEST. My first letter was received by your agency on _____ via certified mail through the USPS.

The unverified items listed below remain on my credit report in violation of Federal Law. Rather than immediately remove the items listed below per federal law, you opened up a dispute for these items, contrary to my request. I am NOT disputing these items, I am demanding that they be removed if you cannot provide me visual proof that I have signed contracts for these accounts. You are required under the FCRA to have a copy of the original creditor's documentation on file to verify that this information is mine and is correct. In the results of your first investigation, you stated in writing that you "**verified**" that these items are being "**reported correctly.**" Who verified these accounts?

You have **NOT** provided me a copy of ANY original documentation required under **Section 609(a)(1)(A) & Section 611(a)(1)(A)** (a consumer contract with my signature on it) and under **Section 611(5)(A)** of the FCRA – you are required to "...**promptly DELETE all information which cannot be verified.**"

The law is very clear as to the Civil liability and the remedy available to me for "negligent noncompliance" (**Section 617**) if you fail to comply. **I am a serious consumer fully intent on pursuing litigation in this matter to enforce my rights under the FCRA.**

I demand the following accounts be verified or deleted immediately.

Thank you,

Your Name Here

ACCOUNT NAME	ACCOUNT NUMBER	Provide <i>physical</i> verification.
		Provide <i>physical</i> verification.
		Provide <i>physical</i> verification.
		Provide <i>physical</i> verification.
		Provide <i>physical</i> verification.