

March 30, 2017

**VIA USPS CERTIFIED MAIL**

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

Re: **Your Name Here**

**Street Address**  
**City, State ZIP**

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

**Please be advised that this is my THIRD WRITTEN REQUEST and FINAL WARNING that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recovery of all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance. My first and second letters were received in your agency on \_\_\_\_\_ and \_\_\_\_\_ respectively.**

Despite two previous written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to have a copy of the original creditors' documentation on file to verify that this information is mine and is correct. In the results of your first investigation and subsequent reinvestigation, 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 (a consumer contract with my signature on it) required under **Section 609(a)(1)(A) & Section 611(a)(1)(A)**. Furthermore, you have failed to provide the method of verification required under **Section 611(a)(1)(A)**. Please be advised that 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 (**Sections 616 & 617**) if you fail to comply with Federal Law. 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**

Name of Account	Account No.	Provide <b><i>physical</i></b> verification.
		Provide <b><i>physical</i></b> verification.
		Provide <b><i>physical</i></b> verification.
		Provide <b><i>physical</i></b> verification.
		Provide <b><i>physical</i></b> verification.