

How to request creditor for debt verification

Company Name _____ Date _____

Company Address _____

Dear Creditor,

Re: Account Number _____

This letter is to dispute the account referred above. I have already disputed this account information as inaccurate with the credit bureaus <insert names of credit bureaus>. But I find that you have been able to verify this debt. However, I would like to say that I was not late on this account and I have been only an authorized user.

In case you cannot verify this item pursuant to the FCRA and it continues to show up on my credit report, I shall find it necessary to sue you for actual defamation damages and declaratory relief under the FCRA. As per this regulation, I may sue you in any qualified state or federal court, including small claims court in my area.

As per court rules and regulation, a creditor has the responsibility to investigate and make sure that correct information is being reported to the bureaus. At the same time, the consumer has the right to sue under the FCRA, should his/her rights are violated.

While I would prefer to not litigate, I shall use the courts to enforce my rights under the FCRA.

I look forward to an uneventful resolution of this issue.

Yours sincerely,

Your Signature

Your Name

Your Address