Bankruptcy Round 1 – send to all 3 Credit Bureau (delete this title before mailing)

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State Zip Code]

Last 4 of SSN:

Subject: Dispute of Incorrect Bankruptcy Information on My Credit Report under FCRA

Dear [Credit Bureau's Dispute Department],

I recently reviewed my credit report and discovered an inaccurate entry related to a bankruptcy that I have not filed. According to the Fair Credit Reporting Act (FCRA) § 611, it is my right to request a verification or removal of this incorrect information.

The erroneous bankruptcy details are as follows:

[bankruptcy\_info]

In accordance with the FCRA § 611 (a)(7), I kindly request that you initiate an investigation into this matter and provide me with the "Method of Verification" used to confirm the bankruptcy. Specifically, I require the following information:

1. **The name of the courthouse where the information was verified.**
2. **The name of the person at the courthouse who handled your request.**
3. **The address of the courthouse.**
4. **The telephone number for the Clerk of Court's office.**
5. **The specific document you obtained to verify the bankruptcy.**

Should you fail to comply with my request within the 30-day period as stipulated by FCRA, I will consider taking further legal action. Please respond to me in writing at the above address.

I trust that you will handle this matter with the urgency and seriousness it requires. Your prompt attention will prevent any potential negative impact on my credit standing.

Thank you for your cooperation.

Sincerely,

[First Name and Last Name]

Courthouse Information Release Letter (delete title) send with round 1

[Your Name]

[Your Address]

[City], [State], [Zip Code]

[Bankruptcy Court Name]

[Bankruptcy Court Address]

[City], [State], [Zip Code]

Last Four SSN Digits:

Dear Clerk of Court,

I, [full\_name], am reaching out to address a discrepancy in my credit report, which is managed by your agency. It appears to indicate that I filed for bankruptcy within your jurisdiction, which is, in fact, inaccurate. Under 15 USC 1681b, credit reporting agencies are only allowed to furnish consumer credit reports to those who have a permissible purpose as defined by the FCRA. I’m disputed the items with the credit bureau Equifax, TransUnion, and Experian. They all confirmed the record was **VERIFIED** by you. **Please provide the procedure in while you verify records with the credit bureau.**

I would appreciate if you could shed some light on this situation. My comprehension of the Federal Rules of Bankruptcy Procedure is that only the final four digits of an individual's Social Security Number should be disclosed to external entities. Thus, I am perplexed as to how this error has occurred.

In accordance with the Fair Credit Reporting Act (FCRA), a federal law established to promote the accuracy and privacy of information in the files of every "consumer reporting agency", I formally dispute the bankruptcy entry. I request that this bankruptcy record be removed from my credit report or that a thorough investigation be conducted to verify its authenticity.

Moreover, I seek clarification regarding your bureau's policy about the release of information. Is there a protocol in place for divulging bankruptcy details to third-party entities such as TransUnion, Experian, or Equifax?

I eagerly await your prompt response to rectify this situation and ensure that my credit report accurately represents my financial history.

Thank you for your attention to this matter.

Sincerely,

[First Name] [Last Name]

Bankruptcy Round 2 – send to all 3 Credit Bureau (delete this title before mailing)

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Last 4 digits of SSN: [Last 4 of SSN]

Dear [Credit Bureau Name],

I am writing to bring to your attention a significant error in my credit report. A previous request was made to investigate and verify a bankruptcy listing on my credit report. Your response stated that the bankruptcy had been verified with the appropriate bankruptcy court.

Upon receiving your response, I took the initiative to contact the court myself. I was informed that neither my full Social Security number nor any information concerning bankruptcy cases is provided to any credit bureau, including [Credit Bureau Name]. I have enclosed a copy of the response from the court, which clearly refutes your claim that the bankruptcy was verified. It is clear they do not report to you or to any credit agencies for that matter. Therefore, your original response verifying the item with the court was either an error or a lie. Either way, the reporting requirements **DO NOT COMPLY** with FCRA 611 (15 U.S.C 1681 and the information must be **DELETED immediately**.

According to Section 611 of the Fair Credit Reporting Act (FCRA), consumers have the right to dispute inaccurate or incomplete information in their credit file, and credit bureaus must investigate such disputes within 30 days. Furthermore, Section 623 of the FCRA requires furnishers of information to provide accurate information to credit bureaus.

The information relating to the bankruptcy in question, detailed as follows:

[bankruptcy\_info]

is in direct violation of the aforementioned provisions of the FCRA. Consequently, I hereby demand the immediate removal of this incorrect bankruptcy listing from my credit report.

I kindly request a written confirmation once this has been completed. Failure to correct this mistake may compel me to pursue further legal action in accordance with the FCRA and other applicable consumer protection laws.

Thank you for your immediate attention to this matter.

Sincerely,

[First Name and Last Name]

[Signature, if sending by mail]

Enclosure: [Copy of the response from the courthouse]

send with Bankruptcy Round round 2 (delete this title)

LexisNexis Risk Solutions Consumer Center

PO Box 105108

Atlanta, GA 30348

Dear Sir/Madam,

I am writing to formally dispute the alleged bankruptcy item listed on my credit reports, and I kindly request your prompt attention to this matter.

According to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681, I have the right to dispute any inaccurate or incomplete information contained in my credit report. I recently challenged this particular item with the credit bureaus, and their response stated that the account was “verified” with LexisNexis. However, my inquiry at the local courthouse has confirmed that they did NOT verify this information.

In compliance with § 1681i of the FCRA, I hereby request that you provide me with copies of all documents or any other evidence that you have used to “verify” this alleged bankruptcy. Please send this information to me immediately. If you are unable to provide the requested documents or if the information is found to be incorrect, the law requires that you promptly delete this bankruptcy from my file.

Allow me to stress that this incorrect listing is not only harming my financial reputation but is also casting a shadow over my personal character. I firmly believe that adherence to the legal requirements will rectify this matter.

Please ensure that this issue is resolved within the 30-day time frame as stipulated by the FCRA. Failure to comply with this request may lead me to take further legal actions.

I appreciate your cooperation in this matter and anticipate a timely response.

Best regards,

[First Name and Last Name]

[Address]

[Phone Number]

[Email Address]

Enclosure: [Copy of the response from the courthouse]