**STEP ONE:** Request your Consumer Reports for the companies below. May have to call to make the request. \*You may need to send in a copy of your ID to verify your identity.

**CONSUMER COMPANIES**

* Experian Rent Bureau

www.experian.com/rentbureau

Phone - 714-830-7000

* TransUnion Rental Screening Solutions, Inc.

www.Mysmartmove.com

Phone - 866-775-0961

* Real Page, Inc. (Leasing Desk)

www.RealPage.com

Phone - 877-325-7243

* Screening Reports, Inc.

www.ScreeningReports.com

Phone - 866-389-4043

* First Advantage Corp Resident Solutions

www.FADV.com

Phone - 844-718-0087

* Contemporary Information Corp. (CIC)

www.cicreports.com/consumer-disputes/

Phone - 888-316-4242

* CoreLogic Rental Property Solutions

www.corelogic.com/solutions/rental-property-solutions-consumer-assistance.aspx

Phone - 866-774-3282

**STEP TWO**: Identify which company above have your eviction listed on your Consumer Report. ONLY dispute the Consumer Report that you identify your Eviction Record.

**STEP THREE**: Mail in “Eviction Letter Round 1” to ALL CONSUMER COMPANIES (listed above) that have your eviction record listed. Make sure you mail a copy of your ID in **EACH** envelope and **DO NOT** sign the letters.

**STEP FOUR:** If the eviction is deleted with “Eviction Letter Round 1” letter, follow up **WITHIN 15 BUSINESS DAYS** of receiving their response. Follow up with “Eviction Letter Round 2” letter with the companies who did not delete the eviction records. Make sure you mail a copy of your ID in **EACH** envelope and **DO NOT** sign the letters.

**STEP FIVE:** Time to dispute with the 3 Credit Bureaus (Experian, Equifax, TransUnion) next, **ONLY** send the letter “Credit Bureau Letter 1” to the Credit Bureaus if it’s deleted from the **CONSUMER COMPANY.** Please include a copy of the **DELETED** results from the CONSUMER COMPANIES inside the same envelope as your “Credit Bureau Letter 1” letter. Make sure you mail a copy of your ID in **EACH** envelope and **DO NOT** sign the letters. DO NOT FORGET!

**STEP SIX;** Mail “Credit Bureau Letter 2” to follow up with the Credit Bureaus ((Experian, Equifax, TransUnion). **ONLY** send this letter to the Credit Bureau that **DID NOT** delete the eviction off your Credit Report. Make sure you mail a copy of your ID in **EACH** envelope and **DO NOT** sign the letters.

**CREDIT BUREAU ADDRESSES**

* Equifax Information Services, LLC

P.O. Box 740256

Atlanta, GA 30374-0256

* Experian

P.O. Box 4500

Allen, TX 75013

* TransUnion, LLC

Consumer Dispute Center

PO Box 2000

Chester, PA 19016

Eviction Letter Round 1 (remove title before mailing)

[Your Name]

[Your Address]

[City, State, Zip Code]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Eviction Reference:

Account Number:

Dear Sir/Madam,

I am writing to formally contest the accuracy of an alleged eviction record present on my credit report. Despite a prior dispute regarding this account with the credit bureaus, I received notification that the account was "verified" with [Name of Company].

**Under the stipulations outlined in the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681, and the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, your organization is obliged to ensure the accuracy and completeness of any data reported on my credit profile. Additionally, according to the Metro 2 Format guidelines established by the Consumer Data Industry Association, data furnishers are mandated to provide complete and accurate information to credit reporting agencies.**

In light of these legal obligations, I respectfully request that you provide any documentary evidence from your records that supports the disputed derogatory information.

I expect a response to this challenge within **30 days** from the date of this letter, as stipulated by the FCRA. Should you be unable to furnish the requested documentation, I insist on the prompt removal of the eviction record from my credit report.

Thank you for your prompt attention to this matter. I eagerly await a swift resolution.

Yours Sincerely,

[Your name typed]

Eviction Letter Round 2 (remove title before mailing)

[Your Name]

[Your Address]

[City, State, Zip Code]

[Company's Name]

[Company's Address]

[City, State, Zip Code]

Dear Sir/Madam,

I am writing to address a matter concerning the above-mentioned account number, which pertains to an eviction record recently reported on my credit profile. Upon review, it has come to my attention that this record was verified and reported without accompanying supporting documentation from either your company or the associated rental agency.

**As a consumer protected under the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act (FACTA), I am entitled to request detailed information regarding the verification process of this item. According to Section 609 of the FCRA, it is within my rights to receive this information within 15 days of my request. This communication marks my second attempt to solicit such documentation regarding the alleged eviction.**

Moreover, in accordance with Metro 2 guidelines endorsed by the Consumer Data Industry Association (CDIA), if your company fails to provide the requisite validation documents within the specified 15 business days, I respectfully request the immediate deletion of this eviction record from my Consumer Credit Report.

I am firmly committed to upholding my consumer rights as outlined by the FCRA and Metro 2 guidelines. Should these rights be disregarded, I am prepared to take appropriate action, including lodging a formal complaint against your company with the **Consumer Financial Protection Bureau (CFPB), the Better Business Bureau (BBB), and the Office of the Attorney General.**

I appreciate your prompt attention to this matter and request a timely response within the parameters outlined by applicable regulations.

Sincerely,

[Your Name]

Credit Bureau Letter 1 (remove title before mailing)

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Last 4 of SSN: [xxxx]

Dear [Credit Bureau's Compliance Officer],

I am writing to formally dispute an erroneous Eviction Record that is currently appearing on my Credit Report. This record has been deemed UNVERIFIED, and I am requesting its deletion in accordance with the **Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681, and the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. §§ 1692–1692p.**

I have diligently pursued resolution of this matter with the relevant consumer companies responsible for reporting the eviction. They have since expunged the Eviction Records from their files due to the inability to verify the account (proof attached).

As per the provisions outlined in the FCRA, I am demanding a comprehensive investigation into this matter and the immediate removal of the inaccurate eviction record from my credit report. Additionally, I request written confirmation of the investigation's results, along with a detailed explanation of any findings.

Please be aware that you have 3**0 DAYS** from the date of receiving this letter to either delete this account or provide unequivocal DOCUMENTATION that verifies this account. I emphasize that it is not my intention to merely request an automatic “verification” without appropriate evidence. Despite significant effort on my part to assert my rights, no company has thus far provided any information regarding this Eviction Record, which is currently impeding my ability to secure housing.

Failure to comply with this request and adhere to the regulations set forth in both the FCRA and FDCPA could result in my filing Official Complaints with the Consumer Financial Protection Bureau (CFPB), Better Business Bureau (BBB), and the Office of the Attorney General.

I urge you to consider this matter with the seriousness and prompt attention it deserves. I trust that you will act in accordance with the laws that govern your operations, ensuring fairness and integrity in your reporting.

Best Regards,

[Your Full Name, typed]

[Signature, if sending via postal mail]

Credit Bureau Letter 2 (remove title before mailing)

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Dear Sir/Madam,

I am writing to you in accordance with the **Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681**, to address concerns regarding the verification process of my eviction record. Despite my request, no supporting documentation has been provided, raising doubts about the accuracy of the information contained within my credit report.

This correspondence serves as a formal request for your assistance in conducting a comprehensive investigation to ensure the integrity and validity of the data reflected on my credit report.

Under the FCRA guidelines, I respectfully urge you to take action within **15 business days** from the date of receipt of this letter. Should you be unable to provide the necessary supporting documents pertaining to the eviction record, I kindly request the prompt removal of this account from my credit file.

**Details of the disputed account are as follows:**

* **Account Name: [Account Name]**
* **Account Number: [Account Number**]

Upon completion of your investigation, as mandated by **FCRA Section 611 (15 U.S.C. § 1681i),** I kindly request an updated copy of my credit report. This is essential for my personal records and to ensure the accuracy of any modifications made.

Thank you for your prompt attention to this matter. I trust that you will handle this request in accordance with the consumer protection regulations outlined by federal law.

Sincerely,

[Your Full Name]