Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number:

Re: Request for Re-Investigation of Disputed Items on Credit Report

Dear (Credit Bureau),

I am writing to express my concerns regarding certain items on my credit report that I believe to be inaccurate. Despite the conclusion of your initial investigation, I still dispute the authenticity and accuracy of these items.

**Disputed Items:**

1. **[dispute\_item\_and\_explanation]**

As a consumer, I am protected under the Fair Credit Reporting Act (FCRA), Public Law 91-506, Title VI. Specifically, Section 611, Subsections A-D of the FCRA provides consumers the right to challenge inaccurate or incomplete information on their credit report and request a re-investigation.

In line with these provisions, I respectfully request that you re-investigate the aforementioned items promptly. Moreover, I would appreciate it if you could provide me with the names and business addresses of all individuals or entities with whom you have verified the above items, as this will aid in my own follow-up procedures.

Upon completion of your re-investigation, please send me an updated copy of my credit report that reflects any amendments or changes made.

Your swift attention to this matter is not only anticipated but greatly appreciated. I trust that you will handle this request with the urgency and professionalism it warrants.

Thank you in advance for your cooperation.

Warm regards,

[Your signature]

[Your printed name]

Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number:

Re: Request for Re-Investigation of Disputed Items on Credit Report

Dear (Credit Bureau),

I am writing to express my concerns about specific entries on my credit report that remain inaccurate despite a prior investigation. These inaccuracies are detrimental to my credit profile, and I urgently request a thorough re-investigation of the items listed below:

**Disputed Items:**

1. **[dispute\_item\_and\_explanation]**

I wish to highlight the provisions of The Fair Credit Reporting Act (FCRA), Public Law 91-506, Title VI, Section 611, Subsection A-D. This legislation mandates that upon the request of the consumer, you are required to furnish the names and business addresses of anyone you contacted in relation to the verification of the disputed items. I kindly request that you provide this information to allow me to ensure the accuracy and completeness of my credit profile.

Once your re-investigation is complete, I would appreciate an updated copy of my credit report reflecting any amendments or clarifications.

Thank you for your prompt attention to this important matter. I trust in your commitment to upholding the standards and provisions of the FCRA and ensuring that all consumers receive accurate and fair representation on their credit reports.

Warm regards,

[Your signature]

[Your printed name]

Credit Bureau Name

Credit Bureau Address

Credit Bureau City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Your Date of Birth

Your Social Security Number:

To Whom It May Concern,

I am in disagreement with the items listed below which still appear on my credit report, even after your Investigation. I would like these items immediately re-investigated. These inaccuracies are highly injurious to my credit rating.

**Disputed Items:**

1. **[dispute\_item\_and\_explanation]**

Furthermore, In accordance with The Fair Credit Reporting Act, Public law 91-506, Title VI, Section 611, Subsection A-D, please provide the names and business addresses of each individual with whom you verified the above, so that I may follow up.

Please forward me an updated credit report after you have completed your Investigation and corrections.

Your cooperation and prompt attention are greatly appreciated.

Yours faithfully,

[Your signature]

[Your printed name]