

Your Name  
Your Address  
Creditor Name  
Creditor Address  
Date

RE: Social Security Number: 000-00-0000

To Whom It May Concern,

I am following up on a letter I sent dated (insert date of original letter) regarding inaccurate items being reporting by your company on credit report. Specifically, my letter indicated that I did not authorize the below inquiries and have requested removal.

Inquiries:

1. (insert company name & inquiry date)
2. (insert company name & inquiry date)
3. (insert company name & inquiry date)

I NEVER authorized anyone employed by these companies to make any inquiry into my credit report and profile. This is a violation of the Fair Credit Reporting Act, specifically, Section 1681b(c) and constitutes a fundamental breach in my rights to privacy.

Let it be known, this is my final goodwill gesture to allow you to correct your erroneous reporting. I am maintaining impeccable records of all communications and correspondences. My records will serve as evidence when filing any necessary complaints with the Office of the Attorney General, the Better Business Bureau, and the Consumer Financial Protection Bureau. Should you continue in your refusal to comply with the law, I further remind you that, as in *Wenger v. Trans Union Corp.*, No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failing to satisfy this reasonable request within 30 days of receipt of this certified letter may result in a small claims action against your company where I will seek a minimum of \$1000 per violation for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violations of the Fair Credit Reporting Act

Please find my contact information below:

Your Name (printed or typed, not signed)  
SSN  
Address

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via online review sites and/or an online public press release, including evidence of any potential small claims action.

Copy: Better Business Bureau

Copy: Consumer Financial Protection Bureau

Copy: Attorney General's Office