CRA or Furnisher

Address

City State

Regarding

Accounts: 000-000-0000

Accounts: 000-000-0000

Accounts: 000-000-0000

**Subject:** Method of Verification Confirmation

To Whom It May Concern,

The account(s) above, which claims that (state the derogatory circumstance) e.g. what you owe if it was charged off and place amounts in this part) concerns me. This is notification that I formally dispute this claim.

Pursuant to local state laws as well as the FDCP and FCRA, I’m requesting validation with proficient contractual evidence bearing my signature obligating me to pay your company.

Please note that I can seek remedy due to FCRA and FCDP violations if a negative entry is placed on my credit report with Equifax, Transunion and Experian from a debt I do not owe. Also, if that debt is not validated with physical evidence, it must be deleted from my credit reports.

To prevent me from taking such action, I’m asking that you request that those negative entries be deleted, if there were placed on my credit reports pending the outcome of the evidence you will provide. Not doing so without this evidence, injures me and I could be entitled $1,000 per violations for damages.

I will seek these damages on the grounds of:

* Negligent Enablement of Impostor Fraud
* Defamation
* Violation of the FCRA including but limited to §623(b) Furnishers' Investigation of Disputes Filed withCRAs
* Duties failures under CFPB Regulation V
* Violations of the FDCP including but limited to Section § 807.  False or misleading representations subsection 8

The goal is to correct the records and a request for information only. This is not a statement, determination or waiver of status. Just know that any information provided will be used as evidence towards any additional action that is necessary.

Here is contact information:

Name

Address

SSN

CC: CFPB

CC: BBB

CC: AG office

**NOTARY**

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I hereby represent that all above information is true and accurate.

Signature:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Sign in the Presence of a Notary) State of

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ I hereby certify that on this

\_\_\_\_\_\_day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_\_\_\_\_\_\_ personally appeared before me the signer

and subject of the above form, who signed or attested to the same in my presence, and presented the

following form of identification as proof of his or her identity:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

My Commission Expires: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

SEAL

*NOTE: This letter can be sent to CRA and Funisher too. Also, you can also notarize this letter. The CRA often use as a tactic that they are unable to verify your identity.. You can take your driver license, birth certificate or other identifying information to the notary and they will have to except.*