<YOUR NAME>

<YOUR ADDRESS>

<DATE>

<NAME OF CREDIT BUREAU>

<ADDRESS OF CREDIT BUREAU>

RE: Requesting a Method of Verification Letter

Dear Sir/Ma’am:

I recently received a response to a dispute (see attached) that I made under FCRA 611 (a) regarding an erroneous item on my credit report involving a transaction with. I was saddened to learn that you somehow verified the disputed item, electing to leave it on my report.

I am absolutely certain that the item I disputed is incorrect and should be removed, so I am hereby exercising my rights under FCRA 611 (a) (7) to request a complete description of all methods used to investigate my aforementioned dispute.

I am very interested to learn how your investigator(s) arrived at this erroneous conclusion. I would like to see a complete list of all documents and correspondence with. Please include all names and contact information of employees that you spoke to at as part of this investigation.

All previous letters and documents that I sent to you previously are once again attached along with this correspondence in order to help you process this request.

I am asking for this verification because my credit score is important to me, and I believe it is being unjustly degraded as a result of this unfortunate error. I would therefore request that you please do not send me a template letter in response to this request. I am in the process of planning a legal case, so I need specific answers to the specific questions asked of you in this letter.

I expect to receive a response within 15 days of receipt of this letter, or I will expect to see the item in question permanently expunged from my record.

Thank you for your prompt attention to this matter. I very much look forward to getting this resolved as soon as possible.

Very Respectfully,

<Full Name>

<Date of Birth>

<Social Security Number>

<Home Address>