(**Today’s Date**)

(**Your Name**)

(**Your Address**)

Subject: Fair Credit Reporting Act, Section 609

Dear (**Experian, TransUnion, Equifax**),

I am writing to request information regarding an item that is listed on my consumer credit report (**Account Name & Account Number**). As per Section 609 of the Fair Credit Reporting Act, I am entitled to see any sources or documents you have on record regarding this account, including the original contract with my signature and the credit application.

I have included a copy of my credit report with the relevant account highlighted.

My identifying information is as follows:

Date of Birth: (**Insert DOB Here**)  
SSN: (**Insert SSN Here**)

Please find enclosed with this letter proof of my identity, including my (**Include supporting documents such as Social Security Card, Birth Certificate, Passport, Driver’s License, Rental Agreement, Cell Phone Bill, etc.**).

If you are unable to verify the account with the original documents, the information should be removed from my credit report within 30 days. Please respond in writing within 30 days of receiving this letter.

Sincerely,

(**Your Name**)  
(**Your Address and Contact Information**)