(**Today’s Date**)

(**Your Name**)

(**Your Address**)

(**Date of Birth**)

Subject: Requesting a Method of Verification Letter

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

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. The letter states you completed your investigation, and the items were not deleted, as requested. I don’t understand how you arrived at this conclusion since this information is indeed incorrect.

I’m hereby exercising my rights under FCRA 611 (a) (7) to request a complete description of all methods and information used to investigate my dispute.

Furthermore, based on FCRA 611 (a) (2) (B), you were required to forward all the relevant information I provided you to the creditor for their investigation of my dispute.

Please reply within 15 days or delete the negative items as originally requested.

Below are the items that do not belong to me that you continue to report erroneously.

1. (**Creditor Name**), (**Account #**), (**Reason for Dispute**)
2. (**Creditor Name**), (**Account #**), (**Reason for Dispute**)
3. (**Creditor Name**), (**Account #**), (**Reason for Dispute**)

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

Sincerely,

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