

August 1, 2012

Your Name
Address
City, State Zip
SSN: 000-00-0000 | DOB: 1/1/1960

Equifax
P.O. Box 740256
Atlanta, GA 30374

NOTICE OF PENDING LITIGATION SEEKING RELIEF AND MONETARY DAMAGES UNDER FCRA SECTION 616 & SECTION 617

Please accept this final written OFFER OF SETTLEMENT BEFORE LITIGATION as my attempt to amicably resolve your continued violation of the Fair Credit Reporting Act regarding your refusal to delete all of the UNVERIFIED account information from my consumer file.

Your failure to provide me with verifiable proof required to post the accounts listed below proves that it does not exist and is therefore "Unverified". I intend to pursue litigation in accordance with the FCRA to seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 if the UNVERIFIED items listed below are not deleted within 10 days. A copy of this letter as well as copies of the three written letters sent to you previously will also become part of a formal complaint to the Federal Trade Commission and also shall be used as evidence in pending litigation provided you fail to comply with this offer of settlement.

Despite my three written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. In the results of your investigations, you stated in writing that you "verified" that these items are being "reported correctly"? Who verified these accounts? How did they verify them? You still have not provided me with the name of the individual, business address, and telephone number of the person or business contacted during your re-investigation. You have NOT provided me a copy of ANY original documentation (a consumer contract with my signature on it. Furthermore you have failed to provide the method of verification as required under Section 611 (a) (7). Please be advised that under Section 611 (5)(A) of the FCRA – you are required to "...promptly DELETE all information which cannot be verified."

The law is very clear as to the Civil liability and the remedy available to me (Section 616 & 617) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

In order to avoid legal action I demand that you send me copies of the documents you used to verify the following accounts listed below or you delete them immediately. Please provide me with a copy of an updated and corrected credit report showing that these items have been deleted.

Name of Account: Account Number: Provide Physical Proof of Verification

1. Chase Bank #533376304023 ... Unverified Account

(Hand Write this information with blue ink pen)

Note: If they have already removed some of the items that you listed on your first & second letter than remove them from your list on this letter.

Thank you,

Your Signature Here

Your Name Here

Attached: Copy of my Social Security Card & Drivers License is attached
Sent: USPS Certified Mail

COPY of SSN CARD

COPY OF ID CARD

**(Driver's License, Passport or
State ID Card)**