

August 1, 2013

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 willful violation of the Fair Credit Reporting Act regarding your refusal to delete all of the UNVERIFIED account information from my consumer file.

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 re-investigations, you stated in writing that you “**verified**” that these items are being “**reported correctly**”? You still have not identified Who in your company verified the accuracy of these accounts or how they verified them?

As previously pointed out to you, Black’s Law Dictionary, 6th Edition, 1990, defines “**Verification**” as, “**Confirmation of correctness, truth or authenticity, by affidavit, oath, or deposition. Affidavit of truth of a matter stated and object of verification is to assure good faith in averments or statements of a party.**”

What this means is that your company must be willing and able to produce a document that proves the account(s) in dispute belong to me and the information being reported is accurate and you must be able to do this in a court of law. Someone in your company must authenticate the documents in your files that were used to verify the disputed accounts and to do this they must have 1st hand knowledge of the alleged account(s) and all that has ever transpired for the alleged account(s), under oath and under the penalty of perjury.

Your failure to provide me with verifiable proof required for your company to post the accounts listed below is evidence that it does not exist and therefore is proof that you can not properly “Verify” the accuracy of any of the disputed accounts. Please be advised that under **Section 611 (5)(A)** of the FCRA – you are required to “**...promptly DELETE all information which cannot be verified.**”

Due to your continued willful disregard of the law 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 previously written letters sent to you by certified mail with proof of delivery will also become part of a formal complaint to the **Consumer Financial Protection Bureau**. They will also be submitted as evidence in pending litigation provided you fail to comply with this offer of settlement.

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 delete all of the unverified accounts listed below 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)**