

Your Name

August 18, 2013

Address

City, State, Zip

SSN: xxx-xx-xxxx | DOB: xx/xx/xxxx

Name of Credit Bureau

Address

City, State, zip

Please be advised that this is my **2nd / THIRD WRITTEN REQUEST** and **FINAL WARNING** that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.

Despite my previous written requests for you to provide me with the name of the person in your company who verified that these accounts are accurate and belong on my file, what documentation did they use to verify that these accounts are accurate and belong on my file you ignored my rights and instead told me that you are labeling my dispute as "**Frivolous**". Your actions clearly demonstrate your willful violation of the FCRA and I believe the Courts will agree when I present them with copies of my letters and your responses to them.

Black's Law Dictionary, 9th Edition, 2009, defines "**Verify**" as, 1) "To prove to be true; to confirm or establish the truth or truthfulness of; to authenticate." 2) "to confirm or substantiate by oath or affidavit; to swear to the truth of." and "**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.**"

You say that your company has reinvestigated these accounts and verified them as being accurate but it is obvious that you have verified nothing. All you have done is parroted information given to you by other sources and shifted the burden back to me to prove that the reported items on the accounts listed below are not valid which is clearly in violation of § 1681(a)(4).

It is obvious that you don't have any proof on file to verify that these accounts belong on my file. When we go to litigation you will be required to produce the documents you used to verify these items through the discovery process and since you don't have any documents in your files verifying that these items are valid then that will be proof that you did not properly verify the accounts and they will have to be deleted and I'll be entitled to damages.

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.

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.

<u>Name of Account:</u>	<u>Account Number:</u>	<u>Provide Physical Proof of Verification</u>
1. Healthcare Funding	#12000004 XXXX	Failed to send Proof of verification
2. CapOne	# 51780572 XXXX	Failed to send Proof of verification
3. Westbald Navy	# 601859623678 XXXX	Failed to send Proof of verification
4. Chase Bank	# 4559525000000***	Failed to send Proof of verification

Thanking you in advance for your anticipated quick co-operation on this matter.

Thank you, **Your Signature Here**

Your Name

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)**