

August 1, 2013

Your Name
Address
City, State Zip
SSN: 000-00-0000 | DOB: 1/1/1970

Equifax
P.O. Box 740256
Atlanta, GA 30374

Please be advised that this is my 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 2 written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You stated in your responses to my 2 dispute letters that you have verified that the items listed below are accurate but you failed to send me copies of the documents that you used to verify these accounts as per my request. The fact that you have ignored my request to send me copies of the documents that you used to verify the disputed accounts is evidence that you can not and did not verify any of the disputed accounts like you said you did. Your failure to delete the disputed accounts that you can not verify after two written requests is also evidence of your willful disregard of Federal Law.

When we go to litigation and through the discovery process you will be required to produce these documents along with an affidavit swearing under oath that these are the true and correct documents that you used to verify the disputed accounts. The fact that you don't have any of the said documents in your files is proof that you did not properly verify the accounts within 30 days as required by law and the Court will order you to delete them.

You say that you have reinvestigated these accounts but you've admitted that all you have done is parroted information given to you by other sources and shifted the burden back to me to contact the original creditor to verify these accounts which is clearly in violation of § 1681(a)(4).

I also asked you to give me the name of the person in your company who verified the accuracy of these accounts but you ignored this request as well which is another violation of Federal Law and evidence of your willful disregard of the law.

Please be advised that under **Section 611 (5)(A)** of the FCRA – you are required to “**...promptly DELETE all information which cannot be verified.**” I request that you do this immediately.

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 delete all of the 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.

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

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)**