



Equifax Consumer Relations
PO BOX 740241
Atlanta, GA 30374

Date: _____ 

RE: _____

To Whom It May Concern:

This letter is formal notice that you have failed to respond in a timely manner to our dispute letter of _____ , deposited by registered mail with the Post Office on that date.

The federal law requires a response within 30 days, yet you have failed to respond. Failure to comply with these federal regulations by credit reporting agencies are investigated by the Federal Trade Commission (see 15 USC 41, et seq.). We are maintaining a careful record of our communications with you on this matter; for the purpose of filing a complaint with the FTC should you continue in your non-compliance. We further remind you that, as in Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

We are making a final goodwill attempt to have you clear up this matter. You have 15 days to satisfy this matter.

For your benefit, and as a gesture of our goodwill, we will restate our dispute. The following information needs to be verified and deleted from the report as soon as possible:

_____ 

The listed item is completely inaccurate and incomplete, and is a very serious error in reporting. Please delete this misleading information, and supply a corrected credit profile to all creditors who have received a copy within the last 6 months, or the last 2 years for employment purposes.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber.

Under federal law, you had 30 days to complete your re-investigation, yet you have failed to respond. Do not delay further.

Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within 15 days of the completion of your re-investigation.

Sincerely,



