Date

Dear Sir/Madam,

This letter is formal notice that you have failed to respond to my dispute letter dated . I sent the initial letter via registered mail and am enclosing a copy of the return receipt that you signed on.

Under Federal Law, you are expected to respond within 30 business days. However, it's been over 30 business days since you have received my dispute letter. Failure to respond to this request is a violation of the Fair Credit Reporting Act and may be investigated by the FTC.

I am aware that you may have misplaced my letter or have failed to respond to because of an oversight, as you receive a high volume of dispute letters on a daily basis. However, I'm sure you would like to handle this issue ASAP and help me out. I have attached a copy of my original request and proof of the inaccurate item placed on my credit report. Please verify the information and send me your response.

Sincerely,

Your Signature