



John Smith
123 Address
Chicago, IL 60007
301.222.2222

Equifax
123 Address
Los Angeles, CA 91111
03/1/19

Dear Sir,

This is to formally notify that you have failed to respond to my dispute letter dated 02/1/19 within 30 days after you have received the letter.

According to the Federal law, you are required to respond within 30 days after receiving the dispute letter; otherwise you will be in violation of the Fair Credit Reporting Act and may be investigated by the Federal Trade Commission.

I understand that you may have misplaced my letters or may have overlooked my letter amidst the many other dispute letters that you receive daily. However, I am sure you will respond to my request and help me out as soon as possible.

I have enclosed a copy of my initial dispute letter, a copy of the return receipt that you had signed on, and copies of the required documents proving that the following information was inaccurately placed on my credit report:

Capital One Credit Card 9 months delinquent

Please verify the above information and inform me at your earliest convenience.

Sincerely,

John Smith