



John Smith  
123 Address  
Chicago, IL 60007  
301.222.2222

Chase Bank  
123 Broadway  
New York, NY 10003  
03/1/19

Dear Sir,

Re: 12345

This letter is to dispute the account mentioned above. I have already disputed this account information with the following credit bureaus:

1. Equifax

I am requesting that you verify this debt.

Under the Fair Credit Reporting Act and other consumer protection acts, it is my responsibility to investigate and ensure that the details being reported to the credit bureaus are accurate. At the same time, I have the right to take action under the FCRA, if my rights are violated.

Since I would prefer to not to involve myself in any litigation, I request you verify this debt and provide me with the required documents.

However, if you fail to properly verify the account details and it continues to appear on my credit report, I shall not hesitate to sue you for damages under the Fair Credit Reporting Act.

According to the provision of the FCRA, I can sue you and be compensated for any damage to my reputation as well as my attorney fees and court costs. I shall use every possible legal means to enforce my consumer rights under the FCRA.

Therefore, I look forward to your cooperation and an amiable resolution of this issue.

Sincerely,

John Smith