

Jane Doe

1234 Sample Street
Atlanta, GA 30303

June 10, 2026

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374

RE: FORMAL DISPUTE OF CREDIT REPORT
INFORMATION

Account: Capital One — Acct. #***1234**

To Whom It May Concern:

I am writing to formally dispute the accuracy of information currently appearing on my credit report pursuant to my rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 *et seq.* Specifically, I am invoking my rights under FCRA Section 611, 15 U.S.C. § 1681i, which requires your agency to conduct a reasonable reinvestigation of any item I dispute and to promptly delete or correct any information that is inaccurate, incomplete, or cannot be verified.

This is a formal written dispute submitted in good faith. It is not a frivolous request under Section 611(a)(3). I have a specific, factual basis for this dispute as detailed below.

Disputed Account Information:

Creditor: Capital One

Account Number: *****1234

Dispute Reason: Account Does Not Belong to Me

I am disputing the Capital One account ending in 1234. This account does not belong to me and was never authorized or opened by me. I request a thorough investigation and removal of this inaccurate information from my credit report, as per my rights under FCRA Section 611.

Applicable Federal Law:

The following federal statutes govern this dispute and define your obligations:

- **FCRA § 611 / 15 U.S.C. § 1681i(a)(1):** Upon receipt of a written dispute, you are required to conduct a reasonable reinvestigation of the disputed item(s) within 30 days (or 45 days if I submit additional documentation during the investigation period). You must review all relevant information I submit and provide results to me in writing.
- **FCRA § 611 / 15 U.S.C. § 1681i(a)(5)(A):** If the reinvestigation does not resolve the dispute, or if the information cannot be verified, you are required by law to promptly delete that item from my credit file. You may not continue to report unverifiable information.
- **FCRA § 623 / 15 U.S.C. § 1681s-2(b):** You are required to notify the furnisher (the entity that supplied this information) of my dispute and provide them all relevant

information I have submitted. The furnisher then has an independent obligation to investigate and report the results back to you. If the furnisher cannot verify the accuracy of the reported information, they must correct or delete it.

- **FCRA § 609 / 15 U.S.C. § 1681g:** I have the right to request disclosure of all information in my file, including the sources of that information. If this dispute is not resolved to my satisfaction, I reserve the right to make a formal disclosure request.

This disputed information is negatively affecting my credit score and my ability to obtain credit, employment, insurance, and housing. Continued reporting of inaccurate, unverifiable, or incomplete information is a violation of my rights under federal law.

Requested Actions:

1. **Conduct a thorough reinvestigation** of the disputed item within 30 days as required by 15 U.S.C. § 1681i(a)(1) and send me written notice of the results.
2. **Delete the item** from my credit report if it cannot be verified as accurate and complete under 15 U.S.C. § 1681i(a)(5)(A).
3. **Forward this dispute and all supporting information** to the original furnisher of the information as required by 15 U.S.C. § 1681s-2(b).
4. **Provide me with an updated copy** of my credit report reflecting any corrections or deletions made as a result of this investigation.

If you conduct a reinvestigation and determine that the disputed information is accurate, I request that you provide me with the

following **Method of Verification (MOV)** disclosure under 15 U.S.C. § 1681i(a)(6):

- The full name, address, and telephone number of the furnisher who supplied and verified the information
- All documentation, records, or data reviewed and relied upon to verify the accuracy of this item
- The specific procedure used to conduct the reinvestigation
- Proof of my original written agreement or authorization for this account, if applicable

I am enclosing supporting documentation with this letter. Please retain all records related to this dispute.

I trust that you will handle this matter promptly and in full compliance with your obligations under the Fair Credit Reporting Act. I look forward to receiving your written response and results of your reinvestigation within the 30-day period required by 15 U.S.C. § 1681i(a)(1).

This letter is being sent via Certified Mail, Return Receipt Requested, in order to establish proof of delivery and preserve my legal rights. Please note that I am retaining a copy of this letter and all enclosed documentation for my records.

Enclosures:

- Copy of relevant section of credit report (item(s) circled)
- Copy of government-issued photo identification
- Copy of proof of current address (e.g., utility bill or bank statement)
- Any supporting documentation relevant to this dispute

Sincerely,



Signature

Print Name: Jane Doe

Date: June 10, 2026