THIS IS A LAST RESORT LETTER AND SHOULDN'T BE SENT UNLESS YOU ARE PREPAIRED TO GO TO COURT!!!(ERASE THIS MESSAGE BEFORE SENDING)

Your Name
Your Address
Your City State Zip
SS# 000-00-0000
DOB: 00/00/0000

[Creditor Bureau]
[Address]
[City State Zip]

DATE

Re: Intent To File Lawsuit for FCRA Violation

To Whom It May Concern,

It is a crime to threaten lawsuit with no intention of doing so, therefore you can take heed that I am very serious about filing suit against your company. I have sent (NUMBER OF LETTERS) previous letters to you, all by certified mail (receipts enclosed) requesting that you remove inaccurate information from my file and you have failed to do so.

Accordingly, I can show a judge that these accounts are inaccurate and that you violated the Fair Credit Reporting Act by ignoring my requests to investigate the items. My previous letters (all sent by certified mail) stated my reasons for an investigation and these reasons were not frivolous in any way.

If this final request does not prompt you to conduct a proper investigation of these accounts in question, and send proof to me of said investigation, I will file a civil suit in my county for damages and you can travel to defend yourself.

I take my credit very serious and your lack of professionalism and assistance disappoints me. I am well aware of my rights under the Fair Credit Reporting Act and I intend to pursue them to the maximum.

I await your response.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your First/Last Name

cc: Federal Trade Commission; Attorney General