

**\*\*Sample Original Creditor Dispute Letter\*\***

Not to be used without written permission of owner

March 29, 2006

RE: Account # 123456789\*\*\*\*

Dear Bank of America

You are inaccurately and incompletely furnishing information regarding the above-referenced account to the Credit Reporting Agencies in violation of the reporting requirements of the FCRA, Section 623, Responsibilities of Furnishers of Information, and for which you are responsible. I want all late payment marks removed from my account. I was *never* late!

I dispute your information in its entirety and request evidentiary documentation that substantiates the information you have furnished and its reporting.

Should you not be able or willing to provide me with the substantiating documentation as verification to cure this violation, within the next 30 days, please have the information deleted from each of the CRA's you initially furnished it to or, alternatively, do not respond to the next dispute that I initiate through the CRA's

Nelson v Chase Manhattan, 2002 provides a cause of action for individuals against furnishers of information.

I would prefer not to use the courts to resolve this matter.

Sincerely,

*John Hancock*

Your Name  
Address  
SSN  
Date of Birth  
Account #