

[Date]

[Name of credit bureau or reporting agency]

[Address]

[Address]

Dear Sir or Madam:

My name is [name]. My current address is [full address]. I have lived at this address since [date].

Before moving to my current address, I lived at [previous address]. I lived at [previous address] from [date] until [date].

Before moving to [previous address], I lived at [other previous address]. I lived at [other previous address] from [date] until [date].

[Repeat address paragraphs as necessary]

I was born on [DOB]. My current telephone number is [phone number].

My social security number is [full SSN].

I am currently employed at [current employer]. I have worked at [current employer] since [date].

I dispute the [name of company listed as owning the debt] entry on my [1-3 of the big 3 credit bureaus] credit reports stating I opened a [type of account] on [date]. I dispute that I have an unpaid balance resulting in the account being placed in collection. I, [name], have never opened or applied for a credit card with [name of company listed as originating creditor] I have circled and enclosed a copy of my credit report showing this inaccurate information on my [1-3 of the big 3 credit bureaus] credit reports. [Note - change this and the following paragraph to detail the specific situation you are disputing. This could be identity theft, other fraud, incorrect reporting, etc.]

I believe I am the victim of identity theft. I believe that [names if known] are the perpetrators. I have included a copy of my driver's license that has my signature. I have also included an Identity Theft Affidavit furnished by the Ohio Attorney General's office. I have also included copies of the police reports that were filed with the [police departments] based on my reporting the theft of my identity to each department. [Ohio AG Identity Theft Affidavit can be found here: <http://www.ohioattorneygeneral.gov/Files/Forms/Forms-for-Consumers/AGO-ID-Theft-Affidavit.aspx>]

I have previously reported this fraudulent account and the resulting inaccuracies appearing on my [1-3 of the big 3 credit bureaus] credit reports to [name of credit bureau or reporting agency] on [list all details of previous disputes. Be as specific as possible.]

[Describe, in as much detail as possible, the ways that you have been damaged from the inaccurate information. Include as much information as possible, including credit denials, employment denials, public embarrassment. Include documentation of credit or other denials based on inaccurate information.]

Please immediately correct the inaccurate information on my credit report. Please send me a copy of my corrected credit report. Also, send a copy to every entity that has requested my [1-3 of the big 3 credit bureaus] credit reports within the past six months.

If after investigating my dispute you conclude that the information is accurate, please provide me with the proof you relied on to come to that conclusion. Please also provide me with a complete description of the procedure that you used to determine the accuracy of my [1-3 of the big 3 credit bureaus] credit reports within 15 days of completion of your investigation.

Sincerely,

[Name]

Encl: copy of driver's license; copy of credit report with dispute accounts circled in red; Identity Theft Affidavit; copy of police reports; copy of denial letter; copy of denial letter; copy of denial letter; copy of denial letter