

{currentdate}

{clientname}  
{clientaddinfo}

{cominfo}

To whom it may concern:

RE: Credit Repair Accusation

Please be advised that I have received your computer generated letter stating that you have ceased investigation of my credit reports because, in your opinion, you believe that I have used a third party credit repair agency.

Not only do I believe this to be a stall tactic on your part to grant you an additional 30 days to comply with my original request, but I believe it to be a blatant violation of the FCRA.

You were advised by me on {custom1} by certified mail that I questioned the accuracy of a few items on my credit reports. That request was written by me and mailed by me—not a third party agency.

It appears obvious to me that you are abusing your power under the FCRA to escape a complete investigation.

Additionally there is no law that states a consumer cannot use a third party, so using that as your excuse is a moot point. As a matter of fact, Congress has found the whole process so overwhelming that they afford consumers the right to use a third party on their behalf if the consumer so chooses. This is why your statement is so outrageous.

I reserve the right to sue your credit bureau for violations of the FCRA and I believe I can prove that you did not use reasonable measures to insure the accuracy of my credit reports and now you are stalling the process further.

Please take notice that this letter dated {currentdate} is formal notice to you that I am requesting that you continue forward with my original investigation request and send the results to me within 15 days. I therefore legally and lawfully refuse your “form letter,” thus giving you only 15 days, not 30 more.

I am outraged at your accusation and I have fully researched my rights in regards to my credit file. I look forward to your expediting my original request immediately.

Sincerely,

{clientname}  
{clientssn}