

September 20, 2015

Equifax
PO Box 740241
Atlanta, GA 30374

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555