

October 22, 2003

(FROM)

Name

Address

City, State Zip

SSN:

(TO)

Experian

P.O. Box 2104

Allen, TX 75013-2104

RE: Dispute on Reporting of Accounts

In reviewing my credit bureau report issued by your agency, I have detected errors regarding the following accounts in that they are reported inaccurately.

Company Name:

Account Number:

Under the provision set forth in the 1977 Federal Fair Credit Act, I hereby request your agency prove to me in writing the accuracy of the reporting of this account. Under the terms of The Act and succeeding court cases you have 30 days to prove such accuracy or remove the account entirely from my report, and I ask that you do so.

You will note that this letter was sent certified mail, and that I expect a response within the said (30) day period. Should I not hear promptly from you, I will follow-up with whatever action necessary to cause my report to be corrected.

Please feel free to call me if you have any questions, my home phone number is xxx-xxx-xxxx and my office number is xxx-xxx-xxxx.

Sincerely,

Your Legal Name