

# Credit Validation Verification Or Check Letter

Subject: Request for Credit Validation Verification

To Whom It May Concern,

I am writing to request verification of certain credit information appearing on my credit report. I recently obtained a copy of my credit report from your agency and noticed some discrepancies that I would like to have clarified.

Below are the details of the credit item(s) in question:

1. Creditor's Name: [Name of Creditor]

Account Number: [Account Number, if available]

Date of Account Opening: [Date of Account Opening, if available]

Amount: [Amount of the debt in question]

Description of Discrepancy: [Explain the specific issue or discrepancy you want to verify]

2. [Include additional credit items if applicable, following the same format as above]

I am requesting your assistance in verifying the accuracy of this credit information according to the guidelines set forth in the Fair Credit Reporting Act (FCRA). Please conduct a thorough investigation and provide me with the following information:

1. Verification that the reported items are valid and accurate.
2. Copies of any documents or contracts related to the account(s) in question.
3. The name and contact information of the original creditor.

I understand that the FCRA requires you to respond to this request within 30 days of receipt.

Therefore, I kindly request that you initiate the investigation promptly.

If you are unable to verify any of the mentioned credit items, I request their removal from my credit report to ensure that my credit history remains fair and accurate.

Enclosed with this letter, please find a copy of my identification for verification purposes. My full name is [Your Full Name], and my Social Security Number is [Your SSN].

I look forward to receiving your investigation results and a written response addressing the issues

raised in this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Full Name]

[Your Signature (if sending via mail)]