

DATE

CERTIFIED MAIL – RETURN RECEIPT

Experian
P.O. Box 9701
Allen, TX 75013-9701

In the Matter of:

John Q. Public
Mary E. Public
100 Main Street
Anywhere, NC 28999
Chapter 7 Case
Court No:
SSN:
File Date:
Discharge Date:

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor after Completion of Chapter 7 case entered on _____ in my bankruptcy case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case. To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself. Thank you for your assistance with this matter.

Sincerely,

John Q. Public

enclosures: Discharge Order
Color copy of Driver's License
Color copy of Social Security Card

DATE

CERTIFIED MAIL – RETURN RECEIPT

TransUnion Consumer Solutions
PO Box 2000
Chester, PA 19022-2000

In the Matter of:

John Q. Public
Mary E. Public
100 Main Street
Anywhere, NC 28999
Chapter 7 Case
Court No:
SSN: -
File Date:
Discharge Date:

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor after Completion of Chapter 13 Plan entered on _____ in my bankruptcy case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself. Thank you for your assistance with this matter.

Sincerely,

John Q. Public

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Color copy of Social Security Card

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EQUIFAX INFORMATION SERVICES, LLC
1550 Peachtree St NW
Atlanta, GA 30309-2468

In the Matter of:

John Q. Public
Mary E. Public
100 Main Street
Anywhere, NC 28999
Chapter 7 Case
Court No:
SSN:
File Date:
Discharge Date:

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor after Completion of Chapter 7 case entered on _____ in my bankruptcy case. Please update the subject credit file(s) to reflect the discharged status of the debts as indicated on the Final Report from the Trustee. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case. To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself. Thank you for your assistance with this matter.

Sincerely,

John Q. Public

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