Date

Your Name  
Your Address

Credit Bureau

Bureau Address

RE: Your Social Security Number

Dear Credit Bureau,

Enclosed is a copy of the lawsuit that I filed against you in (**your county)** court on (**date of filed**). Currently, the Pretrial Conference is scheduled for (**insert date and time and location).** The case number is (**insert case #).**

The lawsuit was filed due to the utter lack of response from your company. When someone is the victim of identity theft, it is simply a nightmare trying to get false information removed from a credit file. I have contacted all of the false creditors listed on my credit file. I have challenged all of the false listings on my credit file. Nothing ever happens to fix the situation.

Over 90 days ago I wrote each the creditors in question and demanded proof that I am their customer. I asked for proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature. So far none of them has been able to provide such proof to me. I have sent follow-up letters to each of them and there is still no proof. I have attempted phone contact, but I simply get transferred around and nothing ever gets accomplished.

I have fully investigated my rights in this matter. Under the doctrine of estoppel by silence, Engelhardt v Gravens (Mo) 281 SW 715, 719, I may presume that no proof of the alleged debt, nor therefore any such debt, in fact exists. I have copies of the certified letters and dates prepared to bring to court on April 10th. Also, under the Fair Credit Reporting Act, these disputed items may not appear on my credit report if they cannot be supported by any evidence.

Under the Fair Credit Reporting Act, if they cannot verify the debt within 30 days, then it must be removed. Your letters to me claim to have "verified" the debt, but this is in fact not true under law. Simply contacting the alleged creditor and asking them to match up numbers in their database is no sufficient verification for identity theft. Of course, the information matches up. Someone clearly used my information without my authorization.

Now I am suing Equifax for being such a pain in the posterior to me. I have provided more than sufficient evidence to get these false accounts removed.

You may contact me before (insert date) via letter at my address listed at the top of this letter. This matter can be settled simply by your agreement to remove the false information from my credit file.

I require a response, on point, in writing, hand signed, and in a timely manner. If I get another pointless letter from you saying that it has already been "verified" then there will be no more opportunity for negotiation. This will proceed in court until I have successfully proven to a judge that this false information must be removed from my credit file. I will also be aggressively pursuing the full judgment that I can get against Equifax for violation of the Fair Credit Reporting Act and Defamation.

I have already won a similar lawsuit against TransUnion. Enclosed is a copy of that settlement. I will agree to a similar settlement with Equifax, if you contact me before (insert date). If you accept the same terms as TransUnion did, then I will dismiss my lawsuit against Equifax and you will not need to appear in (**my county and state)**.

The items to be removed from my credit report are listed as follows:

**(list all accounts and account numbers**)

I look forward to your response.

Sincerely,

Your Signature

Your Name  
SSN# 123-45-6789  
Attachment included