

FOLLOWING IS THE FORMAT THAT SHOULD BE USED IN DRAFTING A "LETTER OF DISPUTE" TO A BUSINESS REQUESTING A COPY OF AN INDIVIDUAL'S BUSINESS RECORDS.

SEND BY CERTIFIED MAIL TO CORPORATE ADDRESS OF BUSINESS (NOT TO COLLECTION AGENCY)

Date

Business name (Indicate telephone, bank, credit card company, etc.)

Street address

City, State Zip code

Re: Account (telephone service, credit card, etc.)

To whom it may concern:

I am (your name) of (your street address, city, state and zip code).

I have been informed that (indicate telephone service, credit card account number, etc.), has been obtained using my name (and/or Social Security number, date of birth, etc.) at (address, Milwaukee, Wisconsin, zip code).

I am aware that per the provisions of the Federal Fair and Accurate Transaction Act (FACT Act), also known as the 2003 Amendments to the Fair Credit Reporting Act, section 609(e), identity theft victims are entitled to obtain from a business entity a copy of the application and other business transaction records related to their identity theft free of charge. Businesses must provide those records within 30 days of receipt of the victim's request.

I respectfully demand a copy of the application records and detailed billing records for this account in my name (and/or Social Security number, etc.) from the date the service started until service ended and any other account records in your possession relating to this account. This account (indicate circumstances such as i.e., appears on the credit report maintained for my name, as an inquiry or referral from your company, created a debt for which I am being held responsible, etc.).

Please send the requested records to:

Your name:

(Signature)

Street address:

City, State Zip code:

Telephone number(s):

Last 4 digits of Social Security Number (SSN):

Thank you for your cooperation. Please call me if you have any questions.