
Today's Date

Your Name

Your Address

City, State, Zip

Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 9532
Allen, TX 75013

TransUnion
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834-6790

RE: My Credit Report

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of identity theft.

_____ <i>Company Name</i>	_____ <i>Account Type (Credit or Checking)</i>	_____ <i>Invoice Number</i>
_____ <i>Company Name</i>	_____ <i>Account Type (Credit or Checking)</i>	_____ <i>Invoice Number</i>
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Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act, and send the required notifications to all furnishers of this information.

Enclosed are the following:

- A copy of my credit report I received from your company. The fraudulent items are circled.
- A copy of my Identity Theft Report and proof of my identity.
- A copy of section 605B of the Fair Credit Reporting Act, which requires you to block the fraudulent information on my credit report resulting from identity theft within four business days and to promptly notify the furnisher(s) of that information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

Your Name

Enclosures:

Copy of Credit Report

Identity Theft Report

Proof of Identity

FCRA § 605B, 15 U.S.C. § 1681c-2

The Fair Credit Reporting Act

§ 605B. Block of information resulting from identity theft [15 U.S.C. §1681c-2]

(a) Block. Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of--

- (1) appropriate proof of the identity of the consumer;
- (2) a copy of an identity theft report;
- (3) the identification of such information by the consumer; and
- (4) a statement by the consumer that the information is not information relating to any transaction by the consumer.

(b) Notification. A consumer reporting agency shall promptly notify the furnisher of information identified by the consumer under subsection (a)--July 30, 2004 30

- (1) that the information may be a result of identity theft;
- (2) that an identity theft report has been filed;
- (3) that a block has been requested under this section; and
- (4) of the effective dates of the block.

(c) Authority to Decline or Rescind

(1) In general. A consumer reporting agency may decline to block, or may rescind any block, of information relating to a consumer under this section, if the consumer reporting agency reasonably determines that--

- (A) the information was blocked in error or a block was requested by the consumer in error;
- (B) the information was blocked, or a block was requested by the consumer, on the basis of a material misrepresentation of fact by the consumer relevant to the request to block; or
- (C) the consumer obtained possession of goods, services, or money as a result of the blocked transaction or transactions.

(2) Notification to consumer. If a block of information is declined or rescinded under this subsection, the affected consumer shall be notified promptly, in the same manner as consumers are notified of the reinsertion of information under section 611(a)(5)(B).

(3) Significance of block. For purposes of this subsection, if a consumer reporting agency rescinds a block, the presence of information in the file of a consumer prior to the blocking of such information is not evidence of whether the consumer knew or should have known that the consumer obtained possession of any goods, services, or money as a result of the block.