

RESEARCH REQUEST TO TRANS UNION

TRANS UNION
P.O. BOX 2000
CHESTER, PA 19022-1000

RE: T.U. FILE NO: _____

My Full Name: John David Smith
My Address: 123 Street Address, City, SC 12345

SSN: 123-45-6789
DOB: 1-01-2000

I WOULD ASK THAT YOU REINVESTIGATE THE FOLLOWING INFORMATION,
WHICH APPEARED ON MY REPORT DATED _____.

I am a victim of identity theft. I am providing you with a copy of my **police report and proof of my identity**. Further, I am requesting that you block the following accounts that are theft-related. These are not my transactions or related to any of my transactions:

Disputed Accounts:

Examples:

a) Account(s) Opened by Identity Theft and Not Mine
Account Name: (ex. Capital One)
Account No. xxxxxxxxxxxx

b) Not mine (Not opened by identity theft)
Account Name: (ex. Capital One)
Account No. xxxxxxxxxxxx

c) Account(s) w/ Incorrect balance(s):
Account Name: (ex. Capital One)
Account No. xxxxxxxxxxxx

d) Incorrect account status (30 days late, charge off, payment history etc.)

Account Name: (ex. Capital One)

Account No. xxxxxxxxxxxx

e) Incorrect (other):

Account Name: (ex. Capital One)

Account No. xxxxxxxxxxxx

Disputed Inquiries:

Example:

Capital One

Date of Inquiry: 12-28-2021

Additionally, the following personal information that appears on my credit report is incorrect:

Incorrect Addresses:

Incorrect Names:

Incorrect phone numbers:

Incorrect Date of birth:

Incorrect Social:

Incorrect Employer:

Incorrect Spouse:

Under federal and South Carolina law, I am requesting that you reinvestigate the above inaccuracies and provide me with sufficient evidence that it is true and accurate as it relates to me, and record the current status of the above disputed information.

If you claim that the disputed information is accurate, I am

further requesting that you advise me, in writing of:

1. the basis of your denial of my dispute
2. a copy of my file as revised as a result of your investigation
3. the business name and address of any furnisher of information that you contacted in connection with your investigation, as well as its telephone number
4. I am also requesting that you provide a description of the procedure you used to determine the accuracy and completeness of the information, and
5. Sufficient evidence that the information is true and accurate as it relates to me.
6. Finally, as to any information that you delete based on my dispute, I'm requesting that you furnish notification that the item has been deleted to any entity to which you've provided my consumer report in the last six months, and that you confirm to me in writing that you've taken this action when you return the results of my dispute.

Please delete these references. Please HELP ME as this has caused me tremendous problems.

Signed:

John David Smith

Date