



The SFields Group

Free FCRA 609 Dispute Letter

(Using FTC's Hidden Verification Loophole)

[Your Name]

[Your Address]

[City, State ZIP]

[Date]

[Credit Bureau Name]

Dispute Department

[Bureau Address]

Subject: FORMAL DEMAND FOR VERIFICATION (FCRA § 609)

Dear Compliance Officer:

I dispute these unverified items on my report:

1. **[Creditor Name]** – Account #XXXX
 - **Error:** [Unauthorized inquiry/Incorrect status]

- **Demand:** Original signed contract OR immediate deletion

You must provide within 30 days:

- ✓ Documentation of your verification method
- ✓ Proof of permissible purpose (for inquiries)
- ✓ Complete deletion if unverified

Legal Notice: Non-compliance violates **FTC Regulation V § 1022.43**.

Want 8X Better Results?

This free letter uses just **1 of 8 pro tactics** from our:

→ [FCRA Template Vault](#)

Includes:

- ✓ Triple-Threat Dispute System (609/611/623 combos)
 - ✓ Creditor "Wet Ink" Demand Letters
 - ✓ Executive-Level Escalation Contacts
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Instructions:

1. Replace ALL [bracketed] text
2. Attach copies of ID + utility bill
3. Mail certified (#_____)

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[Your Email] | [Your Phone]

<https://thesfieldsgroup.com>