Dispute #1 to CRA

Your name Today's Date

Address

City, State Zip

Company Name

Attn: Supervisor’s Name

Street Address

City, State, Zip Code

Re: Credit Report No.

To whom it may concern:

I am disputing the following information in my credit file with you. The items circled on the attached report are the items in dispute.

1. The item Henry's Cellular, a collection account, should reflect a date of delinquency of April 10, 2009, so it is beyond the seven and a half reporting period under Section 604 (a)(4) of the FCRA. Please remove.

2. The judgment from Broward County Circuit Court was paid on September 27, 2009. It also is beyond the FCRA's statute of limitations. Please remove.

3. The alias JD Everybody is not my name. My name is as listed in the address block above and is my business name. Please remove.

I declare under the penalties of perjury that I have read the foregoing and the facts contained therein are true and correct.

Executed this \_\_\_ day of \_\_\_\_\_, 20\_\_.

Thank you,

Signature

[Your name]

Enclosures: Final Billing Statement for Henry's Cellular; Recieipt of Payment form Broward County Circuit Court