

## 609 Letter

Your Name  
123 Main Street  
San Francisco, CA 94109  
(111) 222-3333

12/31/2019

Subject: Fair Credit Reporting Act, Section 609

Dear Credit Reporting Agency (Experian, TransUnion, or Equifax),

I am exercising my right under the Fair Credit Reporting Act, Section 609, to request information regarding an item that is listed on my consumer credit report: [Collection Agency, account number](#).

As per Section 609, I am entitled to see the source of the information, which is the original contract that contains my signature.

My identifying information is as follows:

Date of Birth:

SSN:

[\[If you have a lawyer, state that you have legal representation and provide that person's contact information\]](#)

As proof of my identity, I have included copies of my [Social Security card, driver's license, W-2, rental agreement, and a utility bill](#). I have also included a copy of my credit report with the account I am requesting to have verified, circled and highlighted.

If you are unable to verify the account with the original contract, the information should be removed from my credit report within 30 days.

Sincerely,

[\[Your Signature\]](#)