

Date: _____

CERTIFIED MAIL - RETURN RECEIPT

Equifax Information Service Center
Attn: Dispute Resolution Department
PO Box 105873
Atlanta, GA 30348

Re: YOUR NAME(S)
Chapter _____ Bankruptcy Court No: _____
SSN: _____
File Date: _____; Discharge Date: _____

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on _____ in my Chapter ____ Case. Please update the subject credit file(s) to reflect the discharged status of the debts. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, I request that you promptly advise me so that I can take additional steps to protect myself.

Thank you for your assistance with this matter.

Sincerely,

YOUR NAME(S)

Enclosures: Discharge Order

Date: _____

CERTIFIED MAIL - RETURN RECEIPT

Experian Information Solutions
Attn: Supervisor, Legal Department
701 Experian Parkway, PO Box 1240
Allen, Texas 75013

Re: YOUR NAME(S)
Chapter _____ Bankruptcy Court No: _____
SSN: _____
File Date: _____; Discharge Date: _____

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on _____ in my Chapter ____ Case. Please update the subject credit file(s) to reflect the discharged status of the debts. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

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YOUR NAME(S)

Enclosures: Discharge Order

Date: _____

CERTIFIED MAIL - RETURN RECEIPT

TransUnion
Attn: Dispute Resolution Department
PO Box 2000
Chester, PA 19022

Re: YOUR NAME(S)
Chapter _____ Bankruptcy Court No: _____
SSN: _____
File Date: _____; Discharge Date: _____

Dear Sir or Madam:

For your reference I am enclosing a copy of the Order Discharging Debtor entered on _____ in my Chapter ___ Case. Please update the subject credit file(s) to reflect the discharged status of the debts. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

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Sincerely,

YOUR NAME(S)

Enclosures: Discharge Order