**[Date]**

**[Your Full Name]**
**[Your Address]**
**[City, State, ZIP Code]**

**[Write to each relevant consumer reporting agency, one at a time. Below are addresses for the nationwide consumer reporting agencies. You can consult the** [**CFPB’s list of consumer reporting agencies**](https://files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list_2022-01.pdf) **for additional addresses]**

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA  30374-0256

Experian
P.O. Box 4500
Allen, TX 75013

TransUnion, LLC
P.O. Box 2000
Chester, PA 19016

**RE: Request to Block Trafficking-Related Items – [Insert Account Number, if known]**

Dear Sir or Madam,

I am writing to request the removal of certain items from my credit report under the protections provided by the **Debt Bondage Repair Act** and **Section 605C of the Fair Credit Reporting Act**. I am a survivor of human trafficking, and the information listed below is a direct result of my trafficking experience.

Please block the following items from appearing on my credit report within the required four business days:

[List the credit items you want removed, including the name of the creditor (e.g., ABC Bank), type of item (e.g., credit card, loan, utility bill), and any relevant account numbers or dates.]

I have enclosed documentation supporting my identity, trafficking determination, and this request.

Please notify me once these items have been reviewed and removed. Thank you for your time and attention to this urgent matter.

Sincerely,
**[Your Full Name]**
**[Your Preferred Contact Method: Email, Phone, or Mailing Address]**

**Enclosures:**

* **Proof of identity**
*(Copies of a government-issued ID and a recent utility bill, bank, or insurance statement.)*
* **Trafficking determination documents** (any one or more of the following):
	+ Documentation from a government agency or court
	+ Confirmation from an authorized NGO or human trafficking task force
	+ A self-attestation letter signed by an authorized organization or agency representative