

# Affidavit of Truth

State of \_\_\_\_\_  
County of \_\_\_\_\_

I, \_\_\_\_\_, a natural person and consumer in fact, hereby declare the following under oath:

- **1. Authorization & Identity**

I, \_\_\_\_\_, hereby confirm that I am personally initiating and sending all communications regarding my credit profile. Any correspondence received from me should be recognized as coming directly from me.

This notarized statement serves as verification that all written and electronic communications related to my credit matters are authentic and authorized by me.

## **2. Fair Credit Reporting Act & Fair Debt Collection Practices Act Violations**

- The **Fair Credit Reporting Act (FCRA)** and **Fair Debt Collection Practices Act (FDCPA)** are intended to protect my privacy. However, my privacy has been violated.
- To restore my rights, I demand the immediate removal of my personal information from your website, company records, and any affiliated entities.

## **3. Demand for Immediate Action**

- I request that you act in good faith by removing the inaccurate and unauthorized information listed on my credit file to prevent further injury, damages, mental anguish, and financial losses resulting from identity theft.

## **4. Legal Violations & Supporting Evidence**

- The attached **Exhibits A, B, C, and D** provide documented proof that the credit reporting agency or entity is in violation of the following laws:
  - **15 U.S.C. § 1681b(a)(2)** – Governing permissible purposes of consumer reports.
  - **15 U.S.C. § 1681(a)(4)** – Addressing fairness, accuracy, and privacy protections.

## **Certification & Notarization**

I, \_\_\_\_\_, hereby certify that the information provided in this affidavit is true and accurate to the best of my knowledge. I understand that providing false information may result in legal consequences.

I am certain that the removal of the disputed items from your website, company records, or any affiliated entities will ensure my privacy rights are no longer violated due to my lack of consent.

I hereby request that this affidavit be notarized to authenticate its validity.

Sworn to or affirmed by and subscribed before me on the \_\_\_\_ **day of** \_\_\_\_\_, **2025**

**Notary Name:** \_\_\_\_\_

**Notary Signature:** \_\_\_\_\_

**Signature of Affiant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

