

Request to Delete Inaccurate Accounts



The purpose of this credit repair letter is to delete inaccurate or erroneous accounts from your credit report. Accounts that show in collections can be deleted from your credit report if paid in full.

This credit dispute letter and a copy of your credit report (for each bureau) should be sent via certified mail with a return receipt. Credit bureaus have 30 days to respond to your dispute.

Date: _____

Credit Bureau Agency: _____
Bureau Address: _____
City, State & Zip: _____

To Whom It May Concern,

In reviewing the attached credit report issued by your agency, I have discovered an error. The following account(s) is reported inaccurately:

Company Name:
Account Number:

Under the provisions of the Federal Fair Credit Reporting Act, I hereby request that your agency provide proof in writing the accuracy of the reporting of this account. In addition, I am requesting a copy of my updated credit report reflecting these changes be sent to me immediately. I appreciate your attention in this matter.

This letter was sent by Certified Mail with a return receipt requested. I am expecting a response within 30 days. If I do not hear from you promptly, I will follow up with whatever action that is necessary to cause my report to be corrected.

Name:
Social Security Number:
Date of Birth:
Current Address:
City, State & Zip:
Phone Number:

Sincerely,

{ _____ }