

# Credit Clean Up Letters

Subject: Dispute of Inaccurate Information on Credit Report

Dear Sir/Madam,

I am writing to dispute the accuracy of the information on my credit report. I have recently obtained a copy of my credit report from [Credit Bureau Name], and upon reviewing it, I have identified several discrepancies that require your immediate attention.

1. **\*\*Account Information\*\***:

- Creditor Name: [Creditor's Name]
- Account Number: [Account Number]
- Description of Error: [Describe the specific error or inaccuracy on the account]
- Correct Information: [Provide the correct information if known]

2. **\*\*Collection Account\*\***:

- Collection Agency Name: [Collection Agency Name]
- Account Number: [Account Number]
- Description of Error: [Describe the specific error or inaccuracy on the collection account]
- Correct Information: [Provide the correct information if known]

3. **\*\*Personal Information\*\***:

- Name: [Your Name]
- Current Address: [Your Current Address]
- Description of Error: [Describe any errors in your personal information, such as incorrect name, address, or Social Security number]
- Correct Information: [Provide the correct information]

I request that you investigate the above-mentioned discrepancies and correct any inaccuracies as soon as possible. According to the Fair Credit Reporting Act (FCRA), you are required to conduct a reasonable investigation within 30 days of receiving this dispute.

Enclosed with this letter are copies of relevant documents that support my claims. These documents

include [List the supporting documents you are attaching, such as receipts, payment records, or other evidence].

Please send me a written response, along with an updated copy of my credit report, after the investigation is complete. If any changes are made to my credit report, please notify me in writing.

I appreciate your attention to this matter and thank you in advance for resolving these discrepancies. Please contact me at [Your Phone Number] or [Your Email Address] if you require any additional information.

Sincerely,

[Your Name]

Enclosures:

- [List of enclosed supporting documents] (if applicable)