

Credit Removal Deletion Or Cancellation Letter

Subject: Request for Credit Removal, Deletion, or Cancellation

Dear [Credit Bureau],

I hope this letter finds you well. I am writing to request the removal, deletion, or cancellation of certain items from my credit report in accordance with my rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. Â§ 1681.

Upon reviewing my credit report, I have noticed some inaccuracies and outdated information that I believe are negatively impacting my creditworthiness. The discrepancies I wish to dispute are as follows:

1. [Incorrect Account Information]:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]
- Date of First Delinquency: [Date of First Delinquency]

[Explain the nature of the error or inaccuracy briefly.]

2. [Outdated Account Information]:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]
- Date of Last Activity: [Date of Last Activity]

[Explain the outdated nature of the account.]

3. [Duplicate Account]:

- Creditor Name: [Creditor Name]
- Account Number: [Account Number]

[Explain that there is a duplicate entry for the same account.]

I hereby request that you investigate these items and verify their accuracy. If you find that any of the information listed above is inaccurate, incomplete, or unverifiable, I kindly ask that you remove, delete, or cancel the said items from my credit report promptly.

Please provide me with a written notification of the results of your investigation and any actions taken on my behalf to resolve these disputes. If the investigations reveal that the information in question is indeed inaccurate or unverifiable, I also request that you send corrected copies of my credit report to me and any potential creditors who have recently accessed my credit file.

Additionally, I would like to receive a free copy of my credit report in accordance with the FCRA, as I have recently been denied credit, employment, or insurance based on information from your bureau.

Enclosed with this letter, please find a copy of my driver's license (or other identification documents) and a recent utility bill as proof of my identity and address.

Please be aware that the FCRA requires you to investigate and respond to this dispute within 30 days of receiving this letter. Failure to comply with the FCRA's guidelines could result in legal action being taken against your bureau.

Thank you for your prompt attention to this matter. I look forward to receiving a written response and resolution to the dispute.

Sincerely,

[Your Name]

Enclosures:

- Copy of Driver's License (or other identification documents)
- Recent Utility Bill (or other proof of address)