

Your Name

Your Address

City, State, Zip

Creditor Company Address

City, State Zip

Date

Re: Account # write it as it shows on your report. Including the X's

Dear Creditor,

My credit report shows that I have an account reporting false information. I do not believe this is accurate, Under the Fair Debt Collection Protection Act, I have the right to request that incorrect and unverified information be deleted from my credit file.

Accordingly, please delete (insert negative item) immediately because my credit is very important to me. And this is negatively affecting my credit score. I would like to maintain a good relationship with (company name). I will appreciate your cooperation in getting this issue fixed in a timely manner.

Thank you,

Sincerely.

Name

Your signature