

[Name]
[Address]
[Credit report #]
[Date]

[Credit Bureau]
[Address]

Dear [Credit Bureau]:

I am writing to ask you to remove the following information from my credit report:

- [Company]; [Account #]: [Reason. ex: This is not my account]
- [Company]; [Account #]: [Reason. ex: I stopped paying this account 8 years ago. Under the Fair Credit Reporting Act, this information can only stay on my report for 7 years.]

I am also asking you to update the following information:

- [Company]; [Account #]: [Reason. ex: It is showing that I have an outstanding balance of \$400. I paid this account in full on November, 1, 2019. Enclosed is a copy of the canceled check.]

Please investigate these items within the timeframe set by the Fair Credit Reporting Act and inform me of the outcome. I am also requesting that you send a corrected copy of the credit report to anyone who has received it in the past six months.

Sincerely,
[Name]