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\_\_\_\_\_  
\_\_\_\_\_

Date: \_\_\_\_\_

To Whom It May Concern:

On \_\_\_\_\_, I received a copy of my credit report from \_\_\_\_\_ credit bureau.  
Included in that report was the following incorrect information reported by you:

\_\_\_\_\_

I requested that the credit bureau remove that information from my file. The bureau has refused, however, informing me that your company claims the information is accurate as reported.

This is not true. The following is the correct information:

\_\_\_\_\_

I have enclosed copies of the following documentation supporting my claim that the information you reported is incorrect:

\_\_\_\_\_

This negative mark is damaging my credit. Please contact Experian, TransUnion, and Equifax immediately and remove this information from my credit file. I expect to receive confirmation from you within 20 days that you have directed the credit bureaus to remove this information.

Thank you for your immediate attention to this matter.

Sincerely,

\_\_\_\_\_  
*[your signature]*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home phone: \_\_\_\_\_

Social Security number: \_\_\_\_\_