

Request to Remove Outdated Negative Credit Entries

Your Name: [Your Name]

Your Address: [Your Address]

City, State, Zip Code: [City, State, Zip Code]

Email: [Your Email]

Phone Number: [Your Phone Number]

Date: [Date]

Credit Bureau Name: [Credit Bureau Name]

Credit Bureau Address: [Credit Bureau Address]

Dear [Credit Bureau Name],

I am writing to formally request the removal of outdated negative credit entries from my credit report. I have recently reviewed my credit report and found negative entries that are no longer accurate or relevant.

The specific entries I am requesting to be removed are:

- Account Name: [Account Name] - Account Number: [Account Number] - Date of Entry: [Entry Date]
- Account Name: [Account Name] - Account Number: [Account Number] - Date of Entry: [Entry Date]

According to the Fair Credit Reporting Act, negative information should not remain on a consumer's credit report for more than seven years. Given that these entries are outdated, I kindly ask that you investigate this matter and remove the entries from my credit report.

Thank you for your prompt attention to this request. Please feel free to contact me at [Your Phone Number] or [Your Email] if you need any additional information.

Sincerely,

[Your Name]