

Inquiry Concerning Removal of Expired Collections

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Collection Agency Contact Name],

I hope this letter finds you well. I am writing to inquire about the removal of expired collections from my credit report. As per my records, the following collections are no longer valid due to the expiration period:

- Account Number: [XXXXXXXXXXXX], Original Creditor: [Creditor Name], Date of Last Activity: [MM/DD/YYYY]
- Account Number: [XXXXXXXXXXXX], Original Creditor: [Creditor Name], Date of Last Activity: [MM/DD/YYYY]

According to the Fair Credit Reporting Act, negative information should be removed after a certain period. I kindly request that you review my account and expedite the removal process for these expired collections.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]