

Request for Removal of Outdated Collections

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient's Name]

[Company/Organization Name]

[Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request the removal of outdated collections that may be negatively impacting my credit report. The specific collections I am referring to are listed below:

- Collection Account 1: [Account Number, Date of Collection]
- Collection Account 2: [Account Number, Date of Collection]
- Collection Account 3: [Account Number, Date of Collection]

According to the Fair Credit Reporting Act, accounts that are over [Number of Years] years old should not be reported. I kindly ask that you review these accounts and take the necessary steps to remove them from my credit report.

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

Sincerely,

[Your Name]