

# Credit Report Dispute Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

## **Subject: Request for Removal of Outdated Information**

Dear [Credit Bureau Name],

I am writing to formally dispute certain information in my credit report that I believe to be outdated and inaccurate.

According to my credit report, I have noticed the following outdated information:

- [Account Name/Number] - [Details of outdated information]

This information is over [specific time period, e.g., 7 years] old and should no longer be reported according to the Fair Credit Reporting Act. I kindly request that you investigate this matter and remove the outdated information from my credit report.

Enclosed are copies of documents that support my dispute, including my credit report and any relevant correspondence.

Thank you for your prompt attention to this matter. Please confirm receipt of this letter and please inform me of the outcome of your investigation.

Sincerely,

[Your Name]