

## Sample Letter to Dispute a Collections Account

Date

Credit Bureau  
Address

RE: Acct. #...

Dear (Credit Bureau Name):

I have just received my credit report and have noted that it contains erroneous information regarding the following accounts. I would like them deleted from my record:

Collection Account \_\_\_\_\_ This is not correct, please remove.

Citibank Mortgage - This is not mine.

Mobil Oil (acct. # \_\_\_\_\_) When I questioned Mobil Oil about this account, they told me they requested this be removed from my credit report. How were you able to confirm it?

American Express \_\_\_\_\_ This is not mine

Sears \_\_\_\_\_ This was not mine

Marlo Furniture \_\_\_\_\_ This is not mine.

Please re investigate and delete these disputed items. 30 days constitutes a reasonable time to check these out. Please notify me if it takes longer. Please send names and business addresses of those persons you contacted for any verification. Also, as per the Fair Credit Reporting Act, please send me notification that the items have been deleted. Please send an updated copy of my credit report to the following address:

Sincerely,

Name  
Address  
Social Security Number\*

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\* <http://www.badcreditfixup.com>