

LETTER TO REQUEST THAT A CREDITOR REMOVE AN ERROR

**Your Name
Your Address
Your City, State ZIP**

Date

**Creditor Name
Creditor Address
Creditor City, State ZIP**

RE: **[insert name on account]**
Account # **[insert account number]**

To Whom It May Concern:

In reviewing my credit report, I noticed the following discrepancy reported by your company regarding the account listed above:

[Insert relevant information and explanation of error. Example:

***ABC Bank, Account # 123456
Current balance on credit report is \$1,500.00
My records show this balance paid in full as of February 17, 2005.]***

I requested a reinvestigation through **[insert name of Credit Bureau]** and was informed that the information listed is correct. I have enclosed copies of **[insert names of Documents]** which show the error.

Please review this matter, correct this discrepancy, and contact me in writing within 30 days to verify that you have complied with this request.

Thank you for your assistance.

Sincerely,

[sign your name here]

**Your Name
SSN and DOB**