

Today's Date

Your Full Name
Current Address
Current Phone Number

Attention: {insert credit reporting agency name}
{add CRA address here}

Dear {credit reporting agency}

This letter is a formal request to remove outdated information from my credit report. For easy reference, I've enclosed a copy of the credit report that your organization provided me on {insert date of report} with the outdated items circled in red. I've also listed the items below:

Line Item {insert number}:

{Insert name and date of item}

In accordance with the Fair Credit Reporting Act, Section 605 [15 U.S.C. § 1681c] "*Running of Reporting Period*", as of December 29, 1997, reporting periods only run 7 or 10 years depending on the type of information. In my case, the information in question expired as of [insert date].

I respectfully ask you to investigate my claim and if you find my claim to be valid then I expect you to immediately remove the outdated items identified in this letter and any additional outdated items that you discover during your investigation. Furthermore, after correcting my credit file, I request that you forward a corrected copy of my credit report to me at the address listed at the top of this letter.

Finally, if your investigation determines the information is not outdated, I respectfully request you forward to me a description of the procedure used to determine the accuracy and completeness of the item in question. In accordance with the FCRA I respectfully request you forward this information within 15 days of the completion of your re-investigation.

Thank you for your consideration and cooperation in resolving this matter. If you have any questions concerning this issue I can be reached at: {insert daytime phone number including area code}.

Sincerely,

Signature
Printed Name