

<<<<<< Today's Date >>>>>>

<<<<<< replace with Credit Bureau name >>>>>>

<<<<<< replace with Credit Bureau address >>>>>>

RE: Acct. # <<<<<< replace with your account number >>>>>>

Dear <<<<<< replace with 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 <<<<<< replace with Collections Account Number >>>>>> This is not correct, please remove.

<<<<<< replace with Collection Account name >>>>>> ex. 1st Nationwide Mortgage - This is not mine.

Also, Mobil Oil <<<<<< replace with Collections Account Number >>>>>> 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

Lamont 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 verifications 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,

<<<<<< replace with your name >>>>>>

<<<<<< replace with your address >>>>>>

<<<<<< replace with your Social Security Number >>>>>>