

(Name)
(Address)

(DATE)

DOB:
Last four digits of SS#:

(Credit Bureau Name)
(Address)

I am writing to you to notify you that after reviewing my credit report files, I noticed that you are reporting several alarming inaccuracies to the following account(s), and by FCRA § 611 15 U.S.C. § 1681i this inaccurate information must be removed immediately, this errors in reporting are hurting my credit rating, affecting me financially and hurting my good name. I need your immediate attention on this matter.

1. Account Name: **(creditor name)**
Account Number: **(xxxxxxxx)**

- You are reporting a different **Date Opened**; the other credit agencies have different dates when the account was opened.

TransUnion is reporting XX/XX/XXX

Experian is reporting XX/XX/XXX

Equifax is reporting XX/XX/XXX

Why is it that the same creditor is reporting different dates for the same account?

- You are reporting a different amount under **High Credit**; the other credit agencies have different high credit.

TransUnion is reporting \$X,XXX.00

Experian is reporting \$X,XXX.00

Equifax is reporting \$X,XXX.00

Why is it that the same creditor is reporting different dates for the same account?

- You are reporting a different date for **Last Reported**; the other credit agencies have different last reported dates.

TransUnion is reporting XX/XX/XXX

Experian is reporting XX/XX/XXX

Equifax is reporting XX/XX/XXX

Why is it that the same creditor is reporting different dates for the same account?

- You are reporting a different **Date of Last Activity**; the other credit agencies have a different date of last activity.

TransUnion is reporting XX/XX/XXX

Experian is reporting XX/XX/XXX

Equifax is reporting XX/XX/XXX

Why is it that the same creditor is reporting different dates for the same account?

- You are reporting a different **Date of last Payment** the other credit agencies have different last reported dates.

TransUnion is reporting XX/XX/XXX

Experian is reporting XX/XX/XXX

Equifax is reporting XX/XX/XXX

Why is it that the same creditor is reporting different dates for the same account?

- You are reporting a different **Payment History**; the other credit agencies have different last reported dates.

TransUnion is reporting XX/XX/XXX

Experian is reporting XX/XX/XXX

Equifax is reporting XX/XX/XXX

Why is it that the same creditor is reporting different dates for the same account?

- **Delete this account for INACCURATE REPORTING.**

***** Add any other accounts as needed to this letter *****

I am asking that you **Delete/Remove** this **Inaccurate Reporting** account(s), see a copy of the credit report page that shows the inaccurate reporting by the account holder.

Upon completion of the deletion, please send me a copy of the updated Credit Report reflecting these changes.

Sincerely,
(Clint's Name)