

Your Name
Your Address
Your Phone #

Collector's Name
Collector's Address
Date

Dear Collection Manager,
Re: Account Number _____

This letter is a formal complaint that you are reporting inaccurate credit information.

You have included false information in my credit profile, and this has been extremely inconvenient and distressing due to its damaging effects on my credit standing.

As you know, credit reporting laws ensure that bureaus report only accurate credit information. I am sure that the inclusion of this inaccurate information is a mistake on the part of either your bureau or the reporting creditor.

Because of these mistakes on my credit report, I recently was wrongfully denied a new car loan. This denial was highly embarrassing, and it has negatively impacted my lifestyle. With the proof that I have attached to this letter, I am sure you will agree that the erroneous information should be removed immediately.

Therefore, please verify the following information and delete it from my report as soon as possible.

[Creditor Agency], Acct. [123-34567-ABC]

Please rectify this situation quickly.

Thank You,

Your Signature
Your Name