Date  
  
Your Name  
  
Address  
  
Credit Bureau  
  
Bureau Address  
  
To Whom it May Concern,  
  
I've just reviewed my credit report and have noticed there are several items  
on my report that I am requesting that you investigate per my legal rights under the FCRA – Fair Credit Reporting Act:  
  
Chase VISA Acct: xxxxx­xxxxx­xxxx­xxx:  
  
This account is listed as being 30 days late. Please verify that this account was indeed late as you report or I demand that you delete all late payments from the account and/or delete the account from my report.  
  
(List one account aspect per account that you wish to have investigated such as late status, account number, date of last activity, balance, opening date etc. Change the aspects that you investigate with each subsequent letter that you send).  
  
Sears Acct: xxxxx­xxxxx­xxxx­xxx:  
  
Please verify account number is as you report or I demand that you delete all late payments from the account and/or delete the account from my report.  
  
(List one account aspect per account that you wish to have investigated such as late status, account number, date of last activity, balance, opening date etc. Change the aspects that you investigate with each subsequent letter that you send).  
  
Universal Acct: xxxxx­xxxxx­xxxx­xxx:  
  
This account is listed as being 30 days late. Please verify that this account was indeed or I demand that you delete all late payments from the account and/or delete the account from my report.  
  
(List one account aspect per account that you wish to have investigated such as late status, account number, date of last activity, balance, opening date etc. Change the aspects that you investigate with each subsequent letter that you send).

In addition, there are a number of credit accounts which have been inactive for more  
than 7 years. As you know, the FCRA states that all credit older than 7 years should be  
removed from my report. The following accounts should be removed: (ONLY do this obviously with old NEGATIVE accounts)  
Diner's Club Acct: xxxxx­xxxxx­xxxx­xxx:  
GE Consumer Card Acct: xxxxx­xxxxx­xxxx­xxx:  
Macy's Acct: xxxxx­xxxxx­xxxx­xxx:  
  
I have enclosed a copy of my driver's license, social security card and utility bill as proof of identity, social security number and residence.  
  
Sincerely,  
  
*Your FULL Name­ Social Security Number ­ Date of Birth*

Attach to this letter:

Copy of Driver’s License/ID

Copy of Social Security Card

Copy of a Utility Bill or Bank Statement Showing Current Address