

To Whom it May Concern:

First name Last Name
SSN XXX-XX-XXXX
Address: 1 E. Any Street, Anytown, USA
(Current address for last 5 years)
DOB: 1/1/00

I've just reviewed my credit report and have noticed there are several inaccurate items on my report:

Chase VISA Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

Sears Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

Universal Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

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:

Diner's Club Acct: xxxxx-xxxxx-xxxx-xxx:

GE Consumer Card Acct: xxxxx-xxxxx-xxxx-xxx:

Macy's Acct: xxxxx-xxxxx-xxxx-xxx:

I have enclosed a copy of my driver's licence as proof of identity.

Sincerely,

Fristname Last name