

Collection Removal Letter

Subject: Collection Removal Request for Account [Account Number]

Dear Sir/Madam,

I am writing to formally request the removal of a collection account that is being reported on my credit report. The account in question is associated with [creditor's name] and has the account number [account number]. I believe this account has been erroneously included in my credit report, and I request that it be removed immediately.

I have thoroughly reviewed my credit report from [credit reporting agency] and discovered that this collection account is negatively impacting my credit score and financial standing. It is important to note that I have no knowledge of this debt and have never received any communication or notification regarding it.

I kindly request that you provide me with detailed information about the debt in question, including the original creditor's name, the amount owed, and the date of default or delinquency. I need this information to properly assess the validity of the debt.

As per the Fair Credit Reporting Act (FCRA), it is the responsibility of the collection agency to validate the accuracy of the debt they are reporting. Therefore, I am formally requesting that you provide me with the following documents:

1. A copy of the original signed loan agreement or credit card application.
2. Detailed documentation regarding the chain of ownership of the debt, demonstrating that you have the legal right to collect it.
3. Proof of my agreement to pay the debt, including any correspondence or records of payments made.
4. Any other relevant documents supporting the validity and accuracy of this debt.

Please note that the FCRA also requires that accurate and complete information be reported to credit bureaus. If this collection account is not removed within 30 days of your receipt of this letter, I will be left with no choice but to file a formal complaint with the Consumer Financial Protection

Bureau (CFPB) and take legal action to protect my rights.

I expect your prompt attention to this matter and request that you acknowledge receipt of this letter within 15 days. Please send all correspondence and any supporting documentation to the address listed above or via email at [email address].

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name]