

Disputing inaccurate collection entry

Subject: Dispute of Collection Account Reporting

Dear [Credit Bureau/Collection Agency],

I am writing to dispute the collection account listed under my credit file, account number [Account Number]. According to my records, this debt is inaccurate because [state reason: paid previously, not mine, beyond statute of limitations, etc.].

Under the Fair Credit Reporting Act, I request that this account be verified or removed from my credit report. Please provide written confirmation of the results of your investigation.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

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