

Request to remove obsolete items older than seven years

Subject: Request for Removal of Outdated Negative Information

Dear [Credit Bureau Name],

According to the Fair Credit Reporting Act, negative information should not remain on a credit report beyond the legal reporting period. My report currently lists [describe account], which is over seven years old.

I respectfully request that this outdated item be removed immediately. Please confirm in writing once the update has been completed.

Thank you for your cooperation.

Sincerely,

[Your Name]

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