

Request to Remove Outdated Information

Subject: Request for Removal of Time-Barred Credit Information

Dear [Credit Bureau Name],

I am writing to request the removal of outdated information from my credit report that has exceeded the legally permissible reporting period under the Fair Credit Reporting Act.

Upon reviewing my credit report dated [Date], I identified the following item(s) that should no longer appear on my report:

Account: [Creditor Name]

Account Number: [XXXX]

Date of Delinquency/Charge-off: [Date]

Current Age of Item: [Number of years]

According to the FCRA, most negative information must be removed after seven years from the date of first delinquency. This item has exceeded that timeframe and should be deleted from my credit file immediately.

I request that you remove this outdated information within 30 days and provide me with an updated credit report reflecting this deletion. Continuing to report time-barred information is a violation of my rights under federal law.

Please confirm the removal of this information in writing.

Contact Information:

[Your Full Name]

[Date of Birth]

[SSN: XXX-XX-XXXX]

[Address]

[Phone]

[Email]

Thank you for your prompt compliance with this request.

Respectfully,

[Your Signature]

[Your Printed Name]

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